THE SATURDAY EVENING POST

An Ill[illegible]ed Weekly Magazine
Found[illegible]d 1728 *by* Benj. Franklin

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The Rescue of Theophilus Newbegin

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THE HOUSE OF KUPPENHEIMER

CHICAGO NEW YORK BOSTON

Why Country Homes Need Better Light

By John E. Kennedy

A FINE picture badly lighted is not so illogical as a good home poorly lighted.

The cost of either remains the same, whether they can be seen or only half-seen.

How much comfort, enjoyment and social satisfaction we get out of the investment in a home depends largely upon how much can be *seen* of its attractions during the evening hours when we have time to best appreciate them.

These leisure hours are, for the most of us, the hours of *artificial* light,—between 8 and 11 o'clock in the evening.

They are the hours when "All cats are gray" according to the proverb and when most country homes look "gray" for the same reason as the cats, viz.—poor light.

* * *

The cost of building a home, furnishing and decorating it, remains the same over the twenty-four hours whether we light that home poorly or brilliantly.

But, the precious two or three hours of *evening* when the fullest meaning of the word "home" is realized, these are the hours when that home *should* be made *brightest*, most attractive, most appreciable, most satisfying and comforting.

Sunlit days are well-known to bring cheerful, hopeful thoughts, cloudy days bring gloom,—despondency.

For the same reason a brightly lighted home promotes cheerfulness, which is another name for happiness.

And a badly lighted home per contra induces melancholy,—dissatisfaction, grouch.

Many farmers fail to realize that this latter condition has much to do with desertion of the Country for the City by the sons and daughters they would gladly retain at their otherwise comfortable homes.

Light up the Country Home in the evening as cheerfully as the City is lighted and conditions would be promptly different.

The additional cost of so lighting would be a small matter in the year compared to the additional cheerfulness and additional enjoyment of every dollar already invested in home-building, furnishing and decoration, the additional health, improved eyesight, and improved temper of the whole family.

In no *other* way can so much *more* comfort be had for so little *more* money as in brilliant home-lighting.

And no other outlay will go so far toward making young people in the Country stay at home and enjoy it.

* * *

But, you say, more light means more lamps, and the daily cleaning, filling and wick-trimming, with the attendant smell of stale Kerosene, is now one of the most disagreeable duties around the Country-home.

More lamps mean more of this work, you say, and how will the young people like *that!*

True enough, and it is also true that more Kerosene Lamps mean more vitiation of the air in a home,—more burning up of oxygen, more giving out of poisonous carbonic acid to be breathed.

A Kerosene Lamp of 24 candle-power eats up all the life-giving Oxygen in 30 cubic feet of air every hour it is used and gives out instead 28 cubic feet of poisonous Carbonic Acid Gas which latter, if breathed *pure*, would kill in five minutes.

So that there are even *better* reasons than the daily cleaning, trimming and filling, why as *few* Kerosene Lamps as possible should be used.

But, why use Kerosene at all for Home-Lighting?

Why are Kerosene Lamps practically *no longer* used in American *Cities* or *Towns* for house-lighting?

Why was Kerosene *discarded* for Gas?

1st—because of its *soot*, and *smell*.

2nd—because of the daily cleaning, filling, and trimming of each individual Lamp used, with the constant breakages of chimneys, globes and lamps.

3rd—because, with all these drawbacks, Kerosene *costs more* than Gas, which needs no attention but the turning on of a tap to light up.

A City Gas jet of 24 Candle-power light costs *half* a cent per hour, with Gas at $1.00 per 1000 feet.

The same light (24 candle-power) from a Kerosene Lamp would cost *ten* per cent more, or *three-fifths* of a cent per hour for Kerosene alone, at 12 cents per gallon, with nothing figured in for the unpleasant daily cleaning, filling, snuffing, and chimney-wiping of each Lamp and for the average breakages.

So it is easy to see *why* City people and Townspeople cut out the Kerosene Lamps and sent them to the Country.

* * *

But, now it is time for the Kerosene Lamp to move from the Country Home too.

Because, the same reasons that caused *City* people and *Townspeople* to discard their *Lamps* and use Gas instead, must now cause people in the *Country* to do likewise.

The same reasons that brought the Rural Postal Delivery to the Country-dweller's door, and the Rural Telephone into his home must bring *Rural Gas-lighting* there also.

Because, all three of these things are not only City

conveniences, made possible in the Country by progress, but they are proven, by use, to be *economies* as well.

Economies of time, comfort, and money.

Now "what is this Rural Gas-light?" you question.

Well,—it is the perfected form of Acetylene Gas-light.

It can be installed and connected up to every room in the average home in two days' time, without the slightest damage to walls or floors.

Then the fixtures and Generator will last a lifetime, or as long as the house.

When Acetylene Gas Light is once installed there will be no more lamp cleaning, filling, snuffing, chimney-wiping nor breakages.

Instead you will have the most beautiful Light that ever shone on this earth.

Acetylene Light is so clear and pure, so free from color-fog that you can see pale blue or pale pink by it at night as clearly as you could in daylight.

It is so diffusive (far-carrying, wide-spreading) that you can read a newspaper 18 feet *away* from it when you could not read that same size of type 14 feet away from a Kerosene Lamp or Electric Light of the same identical candle-power.

Acetylene is so brilliant, so free from color-fog and soot, that only *one-tenth* as much flame is needed to give the same amount of light as would be needed of Kerosene light, Gasolene light, or City Gas light.

This means that Acetylene light produces only a fraction of the *heat* given off by Kerosene or Gasolene Lamps,—that it consumes only a fraction of the *Oxygen* in the air, and produces only a fraction of the poisonous *Carbonic Acid Gas* given off by Lamps in lighting.

* * *

Over Two Millions of Americans use Acetylene Gas Light to-day in their homes and not three children have yet lost life through it.

It is the *safest* of all Illuminants. It needs no wicks, chimneys, nor mantles,—no daily cleaning, filling, snuffing, nor adjusting.

You simply turn a small tap on a pretty wall-bracket or hanging Gasolier and light up brilliantly or moderately, according to how much you turn the tap.

To put out the light you merely turn the tap a little farther around and thus cut off the Gas entirely.

Once or twice a *month* only you refill the Generator.

And, if you *should* blow out the light, by accident, this Acetylene Gas is so harmless that you might sleep all night in a room where it escapes without having even a headache in the morning.

* * *

Moreover, Acetylene Gas Light will *cost* you less than common Kerosene Light for the same candle-power when once installed.

A 24 candle-power Acetylene Light will cost you only 1½ cents per night, from 8 o'clock till 11 o'clock.

A Kerosene Lamp of the same (24) candle power will cost you for Kerosene alone (without reckoning breakages and the constant daily cleaning, filling, snuffing, chimney-wiping, etc.), 1½ cents per night, from 8 till 11 o'clock.

A 24 candle-power Incandescent Electric Light will cost you 3⅛ cents per night (from 8 till 11 o'clock) when the carbon filament is new (and about twice that when it is burnt down to a breaking point).

The Acetylene Light will be brilliant, white, soft, spreading, cool, steady, and free from soot or smell of any sort.

The Kerosene light will be yellow, hot, sooty, smelly and air-consuming.

The Electric Light will be wavering, alternately rising and sinking, thus tiring and straining the eye-muscles through constant readjustment.

Which Light would you have at the same cost?

If you are interested in knowing how *little* it costs to install the most brilliant, beautiful, coolest, steadiest, safest, and most *economical* of all Lights in home, hotel or store, write us today for figures and facts.

Tell us how many rooms you've got or how large your store, and address Union Carbide Co., "Information Dept.," 155 Michigan Ave., Chicago.

Cottage Heating

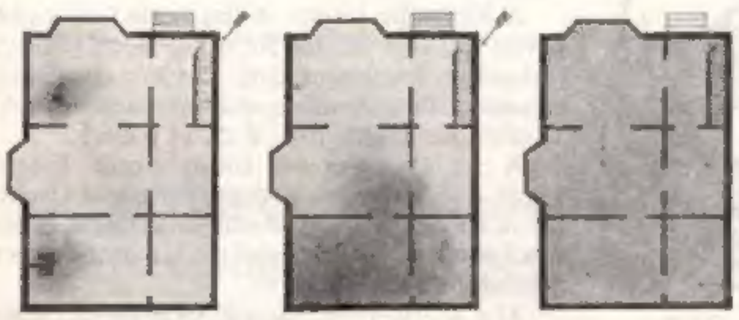
Three or four years ago few houses of less value than $5,000 were heated by Steam or Water; but as the public has rapidly come to learn of this greater living-comfort, the use of these outfits has extended into the $2,500 cottages, and today into the $1,000 homes and even cottages of less value.

AMERICAN RADIATORS & IDEAL BOILERS

are no longer called "luxuries," because proven to be an economy for any home, however small. IDEAL Boilers and AMERICAN Radiators provide uniform warmth in *all* rooms, far and near, and under perfect *control.* They bring no ashes, dust, or coal gases into the living-rooms. They are noiseless, absolutely safe, and will outlast the house. They require no more caretaking in heating 5 to 15 rooms than to run a stove for 1 room. Their fuel savings, cleanliness, and protection to family health soon repay the cost of the outfit. Whether your cottage, house, store, office, school, church, etc., is OLD or new, in town or country, you can at a small investment escape from the labor-laden winters of attending to old-fashioned warming methods.

ADVANTAGE 6: IDEAL Boilers will supply the necessary heat for not less than 8 hours in zero weather with *one charging of coal.* The house is kept warm *all night* and there is ample fire to start up for the next day. The firepot is large and deep, holding ample supply of coal, thus maintaining slow, steady burning fire, which is effective and most economical. This means full comfort with *least caretaking.*

Showing inhabitable portion of house in zero weather and a northeaster blowing



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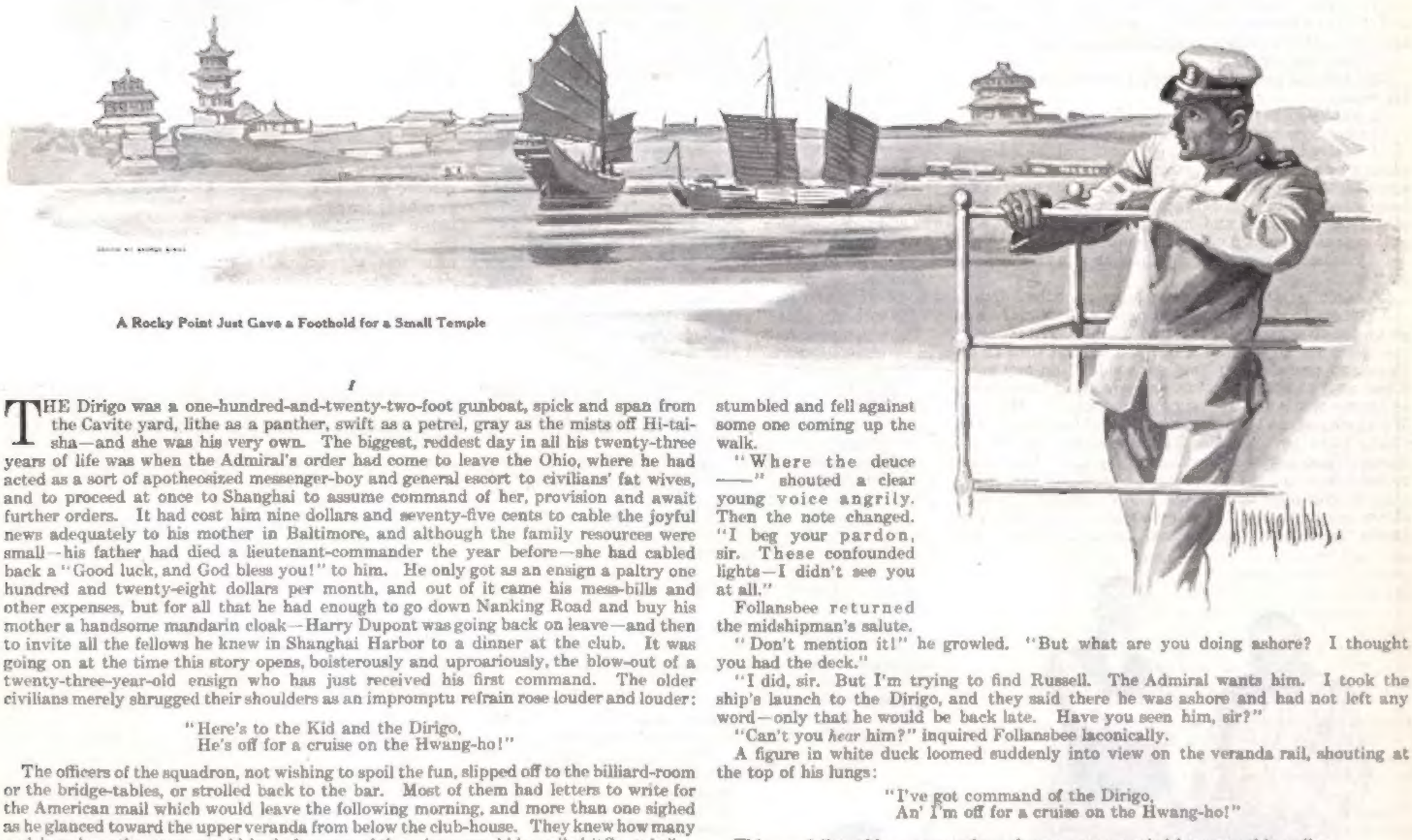
THE RESCUE OF THEOPHILUS NEWBEGIN—BY ARTHUR TRAIN



A Rocky Point Just Gave a Foothold for a Small Temple

I

THE Dirigo was a one-hundred-and-twenty-two-foot gunboat, spick and span from the Cavite yard, lithe as a panther, swift as a petrel, gray as the mists off Hi-tai-sha—and she was his very own. The biggest, reddest day in all his twenty-three years of life was when the Admiral's order had come to leave the Ohio, where he had acted as a sort of apotheosized messenger-boy and general escort to civilians' fat wives, and to proceed at once to Shanghai to assume command of her, provision and await further orders. It had cost him nine dollars and seventy-five cents to cable the joyful news adequately to his mother in Baltimore, and although the family resources were small—his father had died a lieutenant-commander the year before—she had cabled back a "Good luck, and God bless you!" to him. He only got as an ensign a paltry one hundred and twenty-eight dollars per month, and out of it came his mess-bills and other expenses, but for all that he had enough to go down Nanking Road and buy his mother a handsome mandarin cloak—Harry Dupont was going back on leave—and then to invite all the fellows he knew in Shanghai Harbor to a dinner at the club. It was going on at the time this story opens, boisterously and uproariously, the blow-out of a twenty-three-year-old ensign who has just received his first command. The older civilians merely shrugged their shoulders as an impromptu refrain rose louder and louder:

"Here's to the Kid and the Dirigo,
He's off for a cruise on the Hwang-ho!"

The officers of the squadron, not wishing to spoil the fun, slipped off to the billiard-room or the bridge-tables, or strolled back to the bar. Most of them had letters to write for the American mail which would leave the following morning, and more than one sighed as he glanced toward the upper veranda from below the club-house. They knew how many and how long the years would be before any of those boys would be called "Captain"—well, let them enjoy themselves! What was the use of croaking? There were compensations—of a sort. Even if one's people *were* all on the other side of the globe, or migrating from boarding-house to boarding-house in a vain endeavor to keep up with the changes in the billets of their husbands and fathers, one was still an officer of Uncle Sam's Navy.

So reflected Follansbee, executive officer of the flagship Ohio, which had slipped into Woosung, ten miles below Shanghai, just as the sunset gun on the forts was echoing over the closely-packed junks along the water-front, and while the boy was engrossed to the extent of total oblivion with the club steward over the decoration of his dinner-table.

Follansbee was a good sort, who had already waited thirty-five years to get his battleship and was waiting still, and he had seen Jack Russell, the boy's father, die the year before at Teng-chan of a combination of liver and disappointment all too common among naval officers in the East.

Follansbee's own liver was none of the best. His wife was coming out on the Empress of India next month, and he hoped the Ohio wouldn't be ordered to Sulu or some place impossible for her to follow him.

That boy of Russell's—he liked that boy; he was all to the good. Knew his place and kept his mouth shut. Follansbee wasn't going to butt in and spoil his fun. He remembered when he got *his* first gunboat—thirty years ago.

Whew! Follansbee stared up at the veranda, then sighed again and started down the Bund.

Shanghai Harbor was alive with light. The murmur of the city rose and fell on the soft, fragrant air, shockingly penetrated every now and then by the discordant shrieks of swiftly-hurrying launches. The Bund was crowded with coolies, some toiling with heavy loads, others pulling their rickshaws. Here and there flashed the colored lanterns of pedestrians. Beyond the junks lay many cruisers, sweeping the starlit sky with their quickly-moving searchlights. Then one took him bang between the eyes, and he stumbled and fell against some one coming up the walk.

"Where the deuce ——" shouted a clear young voice angrily. Then the note changed. "I beg your pardon, sir. These confounded lights—I didn't see you at all."

Follansbee returned the midshipman's salute.

"Don't mention it!" he growled. "But what are you doing ashore? I thought you had the deck."

"I did, sir. But I'm trying to find Russell. The Admiral wants him. I took the ship's launch to the Dirigo, and they said there he was ashore and had not left any word—only that he would be back late. Have you seen him, sir?"

"Can't you *hear* him?" inquired Follansbee laconically.

A figure in white duck loomed suddenly into view on the veranda rail, shouting at the top of his lungs:

"I've got command of the Dirigo,
An' I'm off for a cruise on the Hwang-ho!"

This was followed by a tremendous chorus, accompanied by unearthly yells.

"Do I!" exclaimed the midshipman under his breath. "Is that him?"

At that moment a searchlight illumined the figure in question.

The midshipman, answering his own question, "Yes, that's him," scrambled on up the steps.

Follansbee wondered how long it would take to deliver the Admiral's order, and felt his way gingerly through the crowded street.

When the midshipman burst panting upon them they were standing on their chairs, shouting the swinging chorus of:

"'The good old summerti-i-me!
Oh, the good old summerti-i-me!
For she's my tootsie-wootsie in
The good old summerti-i-me!'"

"Come on up! There's plenty of room on my chair!" cried the boy excitedly, at sight of the midshipman. "We've only just begun!

"'Oh, the good old summertime!
Oh, the good old ——'

"Here, what's the matter with you? Let me alone. What?"

He dropped his arms and climbed down to the veranda floor, while his comrades continued their refrain.

"Orders! From the Admiral! Is he here? I didn't know that the Ohio had come in. With you in a jiffy."

"Don't wait," urged the midshipman; "it's important!"

The boy turned white.

"It isn't—bad news?" he asked apprehensively.

"No, no," answered the other quickly, remembering the news the boy had gotten the year before. "Just orders."

"Well, I won't spoil their fun," said the boy, echoing the sentiments earlier expressed by Follansbee. "Back in a minute, fellows. I've got to telephone! On with the dance! Let joy be unrefined!"

As they slipped through the door the chorus changed again, and as the boy seized his cap, sprang down the steps and started for the launch-landing, high above and behind him he could still hear them singing:

"Here's to the Kid and the Dirigo,
He's off for a cruise on the Hwang-ho!"

II

"YOU sent for me, sir?"

Jack Russell stood in the doorway of the Admiral's cabin on the Ohio, cap in hand. The Admiral had been poring over some papers on his desk, and for a moment did not dissect the boy's voice from the whirring of the electric fan over his head. But, as the boy took a step or two forward, he turned and nodded.

"Oh, it's you, Russell. I didn't mean to disturb you on shore, but I've something for you to do, and the sooner you start, the better."

The boy awaited his words breathlessly—his first orders.

"It's rather a mean job, but I've nobody else available, and if you make good—of course, you *will* make good. In fact, it's rather a chance to distinguish yourself!"

"Thank you, sir."

The Admiral paused as if surely to observe the effect of his words.

"I want you to rescue a couple of missionaries."

The boy's countenance remained immobile.

"I received word this evening," continued the Admiral, picking up a half-smoked cigarette, "that the rebellion has spread into Hu-peh and as far south as Kui-chan. They have murdered three American missionaries. Most of the others have escaped and have been reported safe, but nothing can be learned of two missionaries at Chang-Yuan—very estimable people, highly thought of in their denomination."

"Yes, sir," said the boy, his eyes beaming on the Admiral.

"You are to start at once—at once, understand? And go up the river past Hankow and Yochow. At Tung-an you reach the treaty limits, but you haven't time to explain, and probably explanations wouldn't do any good. There are two old forts there, and you'll just have to run by them—that's all. It is six hundred miles to Hankow. With luck you can be there easily inside of four days. But Chang-Yuan isn't on the Yang-tse-kiang—it's on the Yuang-Kiang, somewhere on Lake Tung-ting. You've got to find it first, and the charts are of no use. The trouble is that the lake dries up in winter and in summer overflows all the country round. If you can't get a local guide who knows the channel you will have to trust to luck. The fact that it's in the forbidden territory adds one more difficulty. But, if I know Jack Russell's son——"

"Oh, thank you, sir!" cried the boy. "What a chance!" he added, half to himself.

"Yes, it is a chance," answered the Admiral, "and I'm glad you've got it. But, if you get aground among the rioting natives!—well, it's got to be done"

"I have no interpreter, sir," said the boy.

"Smith has secured one," replied the Admiral, "and through him we have gotten a Shan-si man who says he knows the river above Hankow and is willing to act as guide. They are on the lower deck, waiting. You will, of course, have the Government pilot as far as Hankow. Now, good luck to you. I expect to be here for two weeks, and you will report to me at once, on your return, your success or failure." He held out his hand. "Good luck to you again."

The boy shook hands with the Admiral, but still remained standing beside him.

"Well?" said the Admiral. "Is there anything else?"

"Yes," replied the boy apologetically; "you have not given me the—gentleman's name."

"Bless my soul! So I haven't!" exclaimed the Admiral, fumbling among his papers; then, raising one to the light, "The Reverend Theophilus Newbegin," he read slowly, "and wife."

The boy saluted his Admiral and retired with a respectful "Good-night, sir." Once in the privacy of the wardroom companionway, however, he began to giggle, which giggle speedily expanded into a loud guffaw on his reaching the main deck. It sounded vaguely like "Newbegin." He leaned against the forward awning-pole, shaking with laughter.

"I say, what's the joke?" inquired the midshipman, approaching him from the shadow of the main turret. "Let a fellow in, won't you?"

But the boy still shook silently without replying.

"Oh, go on! What's the joke?" repeated the other. "Did 'Whiskers' give you a 'Laughing Julep'?"

"Newbegin!" exploded the boy. "Newbegin!"

"New begin what?" persisted the midshipman irritably. "Have you gone dotty? I hope you didn't act that way in 'Whiskers'' cabin. I believe you're drunk!"

The boy suddenly jerked himself together.

"Look here, Smith—you shut up. I'm your rankin' officer and I won't have such language. I'll tell you the joke—when I know whether it is one or not."

Smith made a face at him.

"By the way, smarty," continued the boy, "have you got two Chinks for me? If you have, send 'em along. I'm off to the Dirigo on the launch."

"Yes, I got 'em at the English Consul's. Say, what's up? Can't you tell a feller?"

"Mr. Smith, send those two Chinks to the gangway," thundered the boy.

The midshipman turned and walked hastily around the turret.

"Here you, Yen—come out of there!" he called.

Two Chinamen arose from the deck where they had been sitting cross-legged, leaning against the turret, and shuffled slowly forward.

"Here are your Chinks!" growled Smith, still aggrieved.

The ensign paid no further attention to him, but pushed the nearest Chinaman toward the gangway.

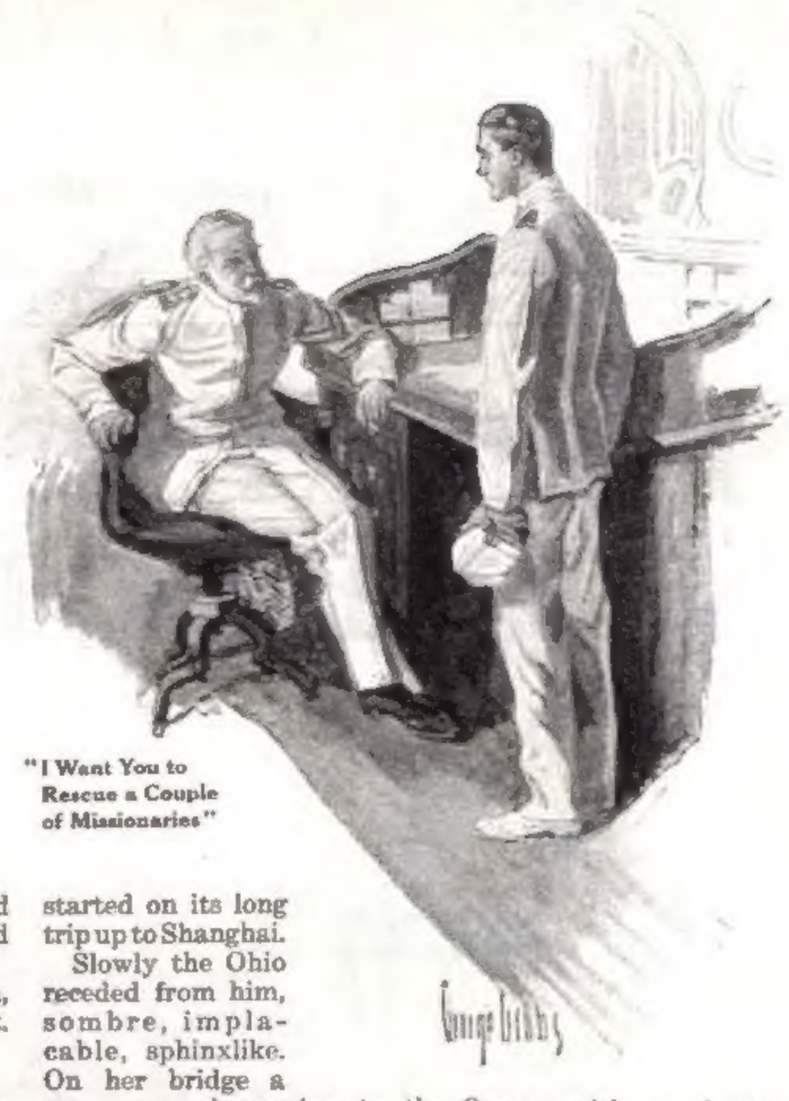
"Get along, boys," he remarked. "Your Uncle William is in a hurry." As the smaller of the two seemed averse to haste he gave him a slight forward impetus with his pipe-clayed boot. The two descended more rapidly and he followed. A sudden regret took possession of him as he thought of the possibility of his never seeing Smith again—of his dying of thirst, aground in a dried-up lake, or being tortured to death in a cage in a Chinese prison.

"Good-by, Smithy!" he called over his shoulder. But there was no answer.

The launch was bobbing at the foot of the steps, its screw churning the water into a boiling froth that reflected a million strange gleams against the warship's water-line. The Chinamen hesitated.

"Get along, boys," he repeated, stepping into the stern sheets. "We've got a long way to go, and we might as well begin—Newbegin."

The Chinamen huddled under the launch's canopy, the boy gave the word to go ahead. The bell rang sharply, and the launch started on its long trip up to Shanghai.



"I Want You to Rescue a Couple of Missionaries"

Slowly the Ohio receded from him, sombre, implacable, sphinxlike. On her bridge a man was wigwagging to the Oregon with an electric signal. The searchlights from the war-vessels rose and wavered like huge antennæ, feeling for something through the night, now and again paving a golden path from the launch to the ships. The illusion was that the vessels were moving away from the launch—not the launch from them.

Out of the zone of the searchlights the water was black and lonesome. Just as soon as the ships got far enough away to appear stationary the launch seemed racing through the water at a hundred miles an hour. Other launches shrieked past, bearing officers who had just come down by train to Woosung to their ships.

Up the Whompoa River the ten-mile-distant lights of Shanghai cast a dim, nebulous glow against the midnight sky. Two hours later the little Dirigo seemed to loom out of the darkness and come rapidly toward them as the launch ran up to her gangway.

"Is that you, McGaw?" called the boy sharply. "Here are two Chinks—an interpreter and another one. Fix 'em up somewhere. We start up the Yang-tse as soon as you can get up steam. I want to make Nanking by day after to-morrow sunrise. Send ashore and get the pilot. Don't waste any time."

"All right, sir," answered the midshipman; "we can start in half an hour, sir."

The boy ran up the ladder, followed slowly by the Chinamen. At the cabin companionway he paused and looked at his watch. It was half after one o'clock.

"Here, you boys," he shouted after the Chinamen, "come down into my cabin. I want to speak to you."

The boy led the way down into his tiny wardroom and threw himself into a wicker chair placed at the focus of two electric fans. The thermometer registered 90 degrees Fahrenheit, but it was almost as hot on deck as below—and below various thirst alleviators were at hand. He beckoned to the Chinamen to draw nearer. The first was short, fat and jovial, with chronic humor-creases about his mouth, and his hair done in a long orthodox queue, which hung almost to the heels of his felt slippers. The other, the Shan-si man, was tall and square-shouldered, and he carried his chin high and his arms folded in front of him. His queue was curled flat on his head, and on his face was the expression of him who walks with the immortal gods.

"What's your name?" asked the boy, waving the Manila cheroot he was lighting at the fat Chinaman. The little man grinned instantly, his face breaking into wrinkles like an alligator-skin wallet.

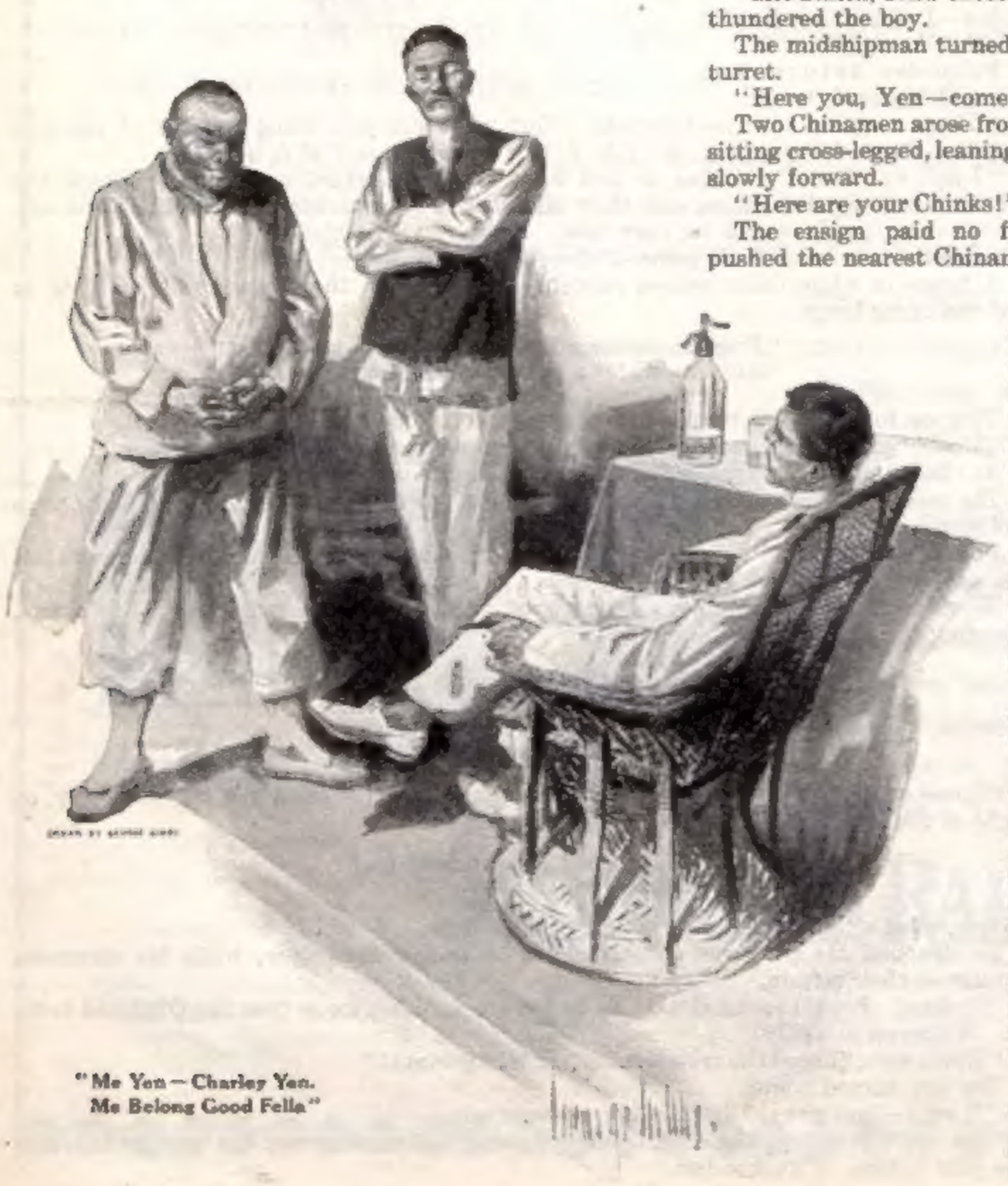
"Me Yen—Charley Yen. Me belong good fella," he added with confidence. "Mucha laugh."

"Who's the other chap?" inquired the boy. "He no mucha laugh, eh?"

Yen shrugged his shoulders and, looking straight in front of him, held voluble discourse with his comrade.

"He no say," he finally replied. "He velly ploud. He say his ancestors belong number one men before Uncle Sam make live. He say it maka no diffence. You maka pay, he maka show. Name no matter."

"Well, I'm sort of proud myself," remarked the boy, hiding a smile by sucking on his cheroot. "Tell this



"Me Yen—Charley Yen. Me Belong Good Fella"

learned one that I know just how he feels. Tell him I'm going to call him Mr. Dooley, after the most learned man in America."

Yen addressed a few remarks to the Shan-si man, who murmured something in reply.

"He tanka you."

"I suppose you're a Christian?" asked the boy, suddenly recollecting the object of his expedition.

"I belong Clistian, allasame you!" answered Yen, assuming a quasi-devout expression. "Me believe foreign man joss allight."

The boy regarded him thoughtfully.

"Me b'lieve Chinee joss pigeon, too," added Yen cheerfully. "Me mucha b'lieve. B'lieve everyting. Me good fun."

"Yes," said the boy. "How about Dooley? Is he a Christian?"

Yen turned, but at his first liquid syllable the man from Shan-si drew himself up until it seemed that his shoulders would touch the cabin roof, and burst forth into a torrent of speech. Yen translated rapidly, scurrying along behind his sentences like a carriage dog beneath an axletree.

No, he was no Christian. The sword of Hung-hsui-chuen had slain his ancestors. Twenty millions of people had perished by the sword of the Taipings. The murderous cry of "Sha Yao"* had laid the land desolate. He was faithful to the gods of his ancestors.

"Tell 'Dooley' I lika him. Say I think he's a good sport," said the boy, nodding at the Shan-si man.

"He say mucha tanks," translated Yen.

"Ask him if he knows Lake Tung-ting."

Mr. Dooley conveyed to the boy through Yen that he had been once to Chang-Yuan. The lake was wide in summer and he had been there at that time. He took pleasure in the service of the American Captain. But the Captain must be patient. He was a musk-buyer, buying musk in Western Szechuan on the Tibetan border. Two years ago he had saved five hundred taels and returned home to bury his family—nine persons, counting his wife—all of whom had perished in the famine. The famine was very devastating. Then he married again, one whom he had left at home. He allowed her ten taels a year. She could live on one pickle of wheat, and she had the rest to spend as she liked. He preferred better the musk-buying, and returned. He gave the Captain much thanks.

"That is very interesting," said the boy. "You may go."

There was a tremendous rattling of chains along the sides, the steam winch began to click, and the two Chinamen vanished silently up the companionway. The boy leaned back in his wicker chair and gazed contemplatively about him—at the shotgun and sporting rifle over the bookcase, the piles of paper-covered novels, the pointer dog coiled up on the transom, the lithographs fastened to the walls, and the photographs of his father and mother.

He thought of how proud his father would have been to see him in his first command. He had the happy consciousness of having done well, and he was going to make good—the Admiral had said so. He had had a bully time in the East so far, way ahead of what he had dreamed when at the Naval Academy. That winter at Newchwang—racing the little Manchurian ponies over the springy turf of the polo ground, shooting the big golden pheasants, wandering on leave through the country, stopping at Chinese inns and taking chances among Hang-housers. It had been great. Hongkong had been great. It had been good fun to play tennis and drink tea with the pink-and-white-faced English girls.

Well, he was off! His naval career had really begun. He lit another cheroot and strolled leisurely on deck to superintend the operation of heaving up the anchors.

Slowly the Dirigo floated away from the lights of Shanghai, felt her way cautiously down the Whompoa to Woosung and into the broad expanse of the Yang-tse. Anchored well out from the shore lay the Ohio, black against the coming dawn. A band of crimson clouds swept the lowlands to the east, and between them the tide flowed in an oily, purple flood.

III

A HEAVY jar, followed by a motionless silence, awoke the boy at ten o'clock the next morning. The electric fans were still going, and he had a thick taste in his mouth, but he had hardly time to notice these things before he dashed up the companionway and out upon the deck. To starboard the water extended to the horizon; to port a thin line of brown, a shade deeper in color than the water, marked the bank of the great river.

Alongside helplessly floated a junk with a great gash in her starboard beam. She was loaded with crockery, and several bales of blue-and-white rice-bowls had tumbled into the water, their contents bobbing about like a flock of clay pigeons. The boy saw instantly that, owing to the fact that the junk was built in compartments, she was in no danger of sinking and could easily reach shore.

Her captain, a half-naked man in a straw hat the size of a small umbrella, was chattering like a monkey at Charley Yen, and a Chinese woman with a black-eyed baby of two years or thereabouts sat idly in the stern, evincing no particular interest in the accident.

The man at the wheel explained that the junk had suddenly tacked. The boy felt in his pocket and, pulling out a Mexican dollar, tossed it to the junk-man, who, having

The Erfu Listened Without Expression

rubbed it on his sleeve and bitten it, began to chatter anew to Charley Yen.

"What does he say?" asked the boy.

"He say Captain belong number one man—he mucha tanks," answered Yen with a grin. "What a waste!" he added. The fellow had sailed on the feast day of Sai-Kao, because then the Likin, or native customs, were closed. The gods had punished him. He had no complaint to make and had made none. As the Dirigo shot ahead the junk-man sprang into the water and began rescuing his rice-bowls.

They passed no other junk that day, and the leaden sky did not change its shade. Save for the driving of the screw they might have been anchored in the midst of a coffee-colored ocean. Not even a bird relieved the eager search of the eye for relief from the immeasurable brown. The heat continued intense, and was even more unbearable than when the sun's rays created a fictitious contrast of shadow.

Early in the afternoon Yen called the boy's attention to a couple of dolphins which were following them, racing first with the Dirigo and then with each other. Indeed, they were all three very much alike, and the majestic sweep and rush of the gray-white sides as they rose from the water inspired him with a sense of companionship. How far would they follow, these faithlessly faithful wanderers of the sea?

At sunrise the next morning they picked up Nanking, and the river gave more evidence of life, but they kept on, and soon the city and its walls faded behind them. At noon they passed Wu-hu, at the same hour next day Kui-kiang, and when the boy rose on the morning of the third day out the black mass of crowded-up country junks on the water-front of Hankow, swarming like mosquitoes or waterflies about a stagnant pool, loomed into view. The river was full of sampans and fishing-boats.

The man from Shan-si, who had not spoken since the night in the cabin, raised his arm, and, pointing to the pagoda of Wuchang opposite, repeated to Yen the words of the ancient Chinese proverb:

"'Above is Heaven's Hall,
Below are the cities of Su and Hang.'"

During the day they passed Kia-yu and Su-ki-kan, and late in the afternoon swept into sight of Yo-chan. The Shan-si man announced that Tung-ting was not so very far away. He even volunteered that this was the greatest country under "Heaven's Hall" for the exportation of bristles, feathers, fungus, musk, nutgalls, opium and saillower. The place presented a crowded if not particularly ambitious appearance. The shore was jammed, as usual, with thousands of junks, and above the town the muddy banks were lined with Hunan timber and bamboo rafts.

From the bridge of the Dirigo the boy caught from time to time swiftly-shifting views of vast swampy plains, with a ragged line of scattered, distant mountains. Then they passed beyond the bend in the river and suddenly entered what seemed another ocean—a northwest passage to Cathay. As far as the eye could reach stretched an illimitable void of waters, turbid, motionless. A rocky point, some ten feet higher than the surrounding plain, just gave a foothold for a small temple, a two-story Ting-tse or pavilion, and a lighthouse shaped like a square paper lantern. Ten minutes later it was a black spot in their boiling, brown wake. They were in Tung-ting, that desolate waste of mud, water and sandhill islands, half swamp, half lake, that rises into being by virtue of the expanding spring torrents and sinks into its spongelike alluvial bed as mysteriously as it comes.

"Whew!" whistled the boy; "I only hope Dooley knows where he's at. I wish we'd taken on a 'lao-ta' at Hankow. This hole must be a hundred miles long and it's just about ten feet deep!"

In fact, the quartermaster had already called the boy's attention to the long grasses that swung idly upon the top of the water and to the fact that here and there patches of bottom could be seen.

"Where is Chang-Yuan in all this mess?" he inquired of Dooley, who with Yen occupied a place beside him on the bridge.

The Shan-si pointed to a conical-shaped island several miles distant which raised itself steeply out of the water, on which, the boy could see through his glasses, clung a Chinese village. Flocks of wild fowl speckled the middle distance.

"He says," interpreted Yen, "Simu have got on that island. This place belong very good for Chinaman—have got plenty rice. Plenty water summertime. Wintertime water all finish. He says he no think enough water for this boat. Little more far—about thirty li—have got 'nother island—after while catchee Chang-Yuan."

"Ask him how fast this bloomin' lake is drying up," directed the boy.

The Shan-si man shrugged his shoulders.

"He says," answered Yen, "if fish belong thirsty they drink water plenty quick. Fish no thirsty, plenty water. Sometime fish drink one foot water in four days."

The sun, which up to this time had been visible only as a dim circle in the gray western sky, suddenly broke through with scorching intensity, and at the same moment the Dirigo slid gracefully upon a mud-bank, half turned and slid gracefully off again. The boy bit his lips and stared hopelessly at the yellow plain of water all about him. Then he shook his fist at the Shan-si man.

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*"Slay the Idolators."

ROOSEVELT, THE POLITICIAN

By VICTOR PROUD

IT WAS the astute and crafty Lou Payn who said one day, after an interesting interview with the President of the United States: "That man Roosevelt is the greatest politician of them all. I've fought him for twenty years. I never liked him, but I'll say this for him: he's always willing to put up his hands and have it out, fair and square. There was never a politician like him."

To be called the greatest politician of them all by Lou Payn is praise from Sir Hubert. Only the other day he was reported as saying: "If I were Governor or President, I would insist on a man being a politician before I appointed him to office." Mr. Payn has been a politician for the major portion of his more than seventy years. To be a clever politician in his eyes is to be placed on the highest pinnacle of fame. And this tardy recognition of the genius of Theodore Roosevelt came from a heart that could not resist the tribute, in spite of the rancor that had existed there from the days when Mr. Payn first crossed swords with the man who, by sheer force of his own personality, has become the acknowledged leader of his party. Politics had always appealed to Roosevelt. In his college days he saw in it a ladder upon which to climb to the ambition that was ever before his eyes.

"I had always believed, and do yet," he explained on one occasion, "that a man should join a political organization, and should attend the primaries; that he should not be content to be governed, but should do his part in the work. So, upon leaving college, I went to the local political headquarters, attended all the meetings and took my part in whatever came up." Politics was not looked upon by many as a respectable calling when Roosevelt was at Harvard, or even when he went to Albany as an Assemblyman and ran afoul of Lou Payn. He had views—and views were not tolerated in politics, as politics was then regarded. Albany looked on Roosevelt as a *rara avis*. The old-timers laughed at him. But only for a while. His announced intention to fight for what was right brought him friends, and he was soon the leader of a devoted band of earnest men.

A President Who Thinks Aloud

ROOSEVELT is a natural politician. He might be called, with proper regard for accuracy, an unconscious politician. Most of what he gained in the political field came from being perfectly natural in his dealings with men. There was apparently no art in his method in his early public life. He said what he thought, and practiced what he preached. All classes appealed to his interest. In each of them he found something to attract his fancy. If he liked a man, he showed it, without taking into account the man's position in the world. If he did not like a man, he showed it. Since he has been in the White House he has sometimes tempered his naturally frank disposition to the exigencies of the occasion in dealing with influential persons for whom he had no personal liking, but some of his supporters contend that this was due to mere courtesy, and not to a desire to gain support.

But frequently he handles visitors in a way that astonishes more tactful politicians. "I do not like his face, and I will not appoint him," he is reported to have said to an influential member of the Administration who was giving strong backing to a candidate for an important office. One version of the story is that he addressed the remark to the candidate himself. The candidate had shown great ability in the Government service,

The Limerick Rhymster Finds Himself Repeating His Choicest Bits of Nonsensical Verse

and his proposed promotion was intended to be a reward of merit. But the President could not overcome the personal element, and was obliged to speak out.

A distinguished English statesman, whose brain had been in a whirl during an interview with the breezy American Executive, sought explanation from a friend of Mr. Roosevelt. He was unable to fathom the apparent willingness of Mr. Roosevelt to express intimate views on every subject.

"Why is he so frank?" asked the statesman.

"I'll tell you," said the President's friend; "Roosevelt thinks out loud. You or I form a conclusion in our minds before expressing it, and even then we are careful of our words. Roosevelt expresses it as he thinks and in words that come to his mind at the moment."

Many public men who understand this peculiarity of the President interpret it as a weak point in his character. They say that it leads to many mistakes on his part. But it is evident that the country likes it. It helps increase his popularity. It may make him enemies, but it makes more friends. It is part of his unconscious political finesse. To think with him is to act.

That means that he strikes while the iron is hot—a thing that pleases Americans, who are a people of action and like men of action.

Mr. Roosevelt surprised the country when he delivered his most notable election-night utterance, that he would not be a candidate for another term. He had received that day the greatest popular vote ever given to a candidate for the Presidency. It was the hour of supreme triumph, but he threw aside the opportunity for continued power when power must have been sweetest to him. That act of renunciation created a profound impression abroad. European statesmen, loving authority and clinging to it, could not see, to save themselves, how a man, strong, vigorous, in the prime of manhood, and the idol of a people, would voluntarily adopt such a course.

"We cannot understand why you did it, Mr. President," said a noted Englishman to Mr. Roosevelt shortly after the latter's election for another term.

The President explained the unwritten law of Presidential tenure, the failure of Grant to be nominated a third time, and the feeling of the American people on the subject.

"But, sir," said the Englishman, "you made your decision irrevocable. You left the people no chance to express their views. Think of Gladstone at the height of his power, voluntarily declaring that he intended to relinquish it after four years! I cannot understand why you made your announcement so absolutely irrevocable."

"Oh, well," answered the President, in an offhand way, "I wanted to let the people know that I didn't have a string tied to it."

That famous announcement was not attended by any ceremony. The President returned to Washington, the evening of election day, from Oyster Bay, where he had voted, and, soon after reaching the White House, went over to the executive offices to receive the returns. By that time it was known that he was elected, and as the reports began to indicate that his plurality would be unprecedented, Mr. Roosevelt showed his appreciation in characteristic comment. He heard that Secretary Loeb's room was crowded with representatives of newspapers, and he went out to see them. He spoke of the result in this State and that, and, with many "By Joves," as he glanced over fresh bulletins, gave his views as to the causes which had contributed to his victory. All this talk was free from any suggestion of formality. In the same manner he said that he would not be a candidate for another term. The reporters pricked up their ears. Here was news, and important news.

How the President Handles Men

"I GUESS I'll have to give you a statement about that," he remarked, and bounded back in his private office to dictate it. Soon he returned to Mr. Loeb's room with typewritten copies of the statement in his hand.

"That's all right," he said. "You may give these out."

Frankness has been one of Roosevelt's assets in handling those who would be valuable to him in politics or legislation. Members of Congress, who have gone to him prepared to criticise, found him so ready to meet them half-way that they were thrown off their guard and went from the White House flattered and ready to fight the President's battles. He was always so. In the early days of his public career he talked with a freedom that astonished veterans in the science of practical politics. It is not going too far to say that the honors and preferment which came to him as a young man were the outcome of a belief on the part of influential people in the honesty of purpose which his frankness implied.

Roosevelt handles men in a way peculiarly his own. He seems to have the faculty of getting on the right side of people, and thereby enhancing his popularity.

"What you tell me interests me," he will say to a caller. "Won't you breakfast with me tomorrow and talk it over?" Would he? Mad horses

"And Theodore Roosevelt Ought to be President for Life"

He Jumps Hurdles with the German Ambassador

couldn't keep him away. A man who had done some big-game shooting asked for an interview through a friend of the President.

"Can he come at three to-morrow?" asked Mr. Roosevelt of the friend. He could—then, or at any time.

"Have I anything on at three to-morrow?" the President inquired of his secretary. "You are to open that exposition by wire," was the answer. "Tell him to come at a quarter to three," said the President. Was the big-game hunter flattered when he heard the story? Who wouldn't be?

The White House Barber-Shop

THE White House "barber-shop" is the place where votes have been made by the hundred. It isn't a barber-shop at all, but a narrow reception-room located between the President's office and the office of his secretary. A door at one end opens into the vestibule, where the President's personal doorkeeper sits. In the hours when the President is receiving visitors, some wait in the Cabinet room, others in Mr. Loeb's room, and others in the barber-shop. The President goes back and forth between the three rooms and his own office, disposing of his callers at a rapid rate. If he finds in the barber-shop or Mr. Loeb's room somebody with whom he wants to talk privately, he sends him into the Cabinet room. There is no private conversation in Mr. Loeb's room. Sometimes people there try to whisper to the President. But he will have none of it. He talks in a voice that everybody can hear, and the whisperer shuts up and doesn't linger. When most of the visitors are gone, it is shaving time. The little room between the President's office and Mr. Loeb's room is cleared by then, and Mr. Roosevelt seats himself in a chair to be barbered. Here he receives people with whom he wants to talk, but to whom he could not give enough attention in the rush hours, or late comers who have important business.

"Always glad to see you," he says through the lather that covers his face as a friend steps into the room. The presence of the barber, one of the regular employees of the White House, does not make him reticent. He talks freely, commenting on men and things in a way that emphasizes the visitor's sense of intimacy. When he becomes animated and raises himself in the chair, the barber withdraws the razor dexterously and avoids a gash.

"I never enjoy a conversation with the President while he is being shaved," said one man who knows Mr. Roosevelt very well. "I am so nervous watching the razor and expecting to see it cut him that when I go away I cannot recall anything the President has told me."

"I will play politics as much as any man up to the time principle is involved—then I follow principle," the President said on one occasion. That was part of his frankness. He played politics on two occasions in a way that politics was never played before by a President of the United States. On both occasions his method was direct—no scheming or compromising, but a first-hand, right-at-you course that surprised the professionals in the game and took them off their feet by its seeming audacity. He had completed little more than half the term which he began to serve upon the death of McKinley when he let it be known that he wanted to be President for another term—not a President by mere accident, but a sure-enough, elected-by-the-votes-of-a-sovereign-people President. Did he sit in the White House in high-browed state and let his friends do the rest? Not a bit of it!

"If a thing is worth having, it's worth going after, and go after it yourself," was his motto. He went. It was a year before the nominating convention, and there was opposition in some quarters to having State Republican political assemblages express any preference for the Presidency at that early date. Senator Joseph B. Foraker, then one of Mr. Roosevelt's strongest allies and now his principal critic on the Republican side of the Senate, wanted the Ohio Republican Convention to indorse Mr. Roosevelt's candidacy, and said so in an interview. The late Senator Marcus A. Hanna, Mr. Foraker's colleague, was angry. He gave out a statement in opposition to the indorsement proposal. Next year would be time enough, he said. President Roosevelt was out on the Pacific Coast. He read the Hanna statement. What did he do? Ignore it? Even those who do not remember the circumstances do not need to be told the answer. He issued a statement of his own. He hadn't asked any man for his support, he said, and he added to this:

"Of course those who favor my administration and my nomination will indorse, and those who do not, oppose." Which was a self-evident truth; but it did not smoke out Mr. Hanna, as it was intended to do.

A day passed and Mr. Hanna made no further declaration. Then Roosevelt did the most audacious thing of his political career. What happened was told by Senator Hanna in this statement, which he gave to the press on the night of May 26, 1903:

"I am in receipt of a telegram from President Roosevelt which indicates to me his desire to have the indorsement of the Ohio Republican State Convention of his administration and candidacy. In view of this, I shall not oppose such action by the convention, and I have telegraphed the President to that effect."

That settled it. Roosevelt was indorsed by the Ohio convention. Other State conventions followed suit. When the National Convention assembled in Chicago, the next year, Roosevelt's was the only name presented for first place on the ticket. Hanna was dead. There were many who said that, had he lived, he, and not Roosevelt, would have been the man chosen. "Nobody wants him and everybody is for him," was the caustic comment of a politician upon the feeling of the party-leaders against the President. He might have added that nobody wanted him except the people, and no set of politicians can ever thwart the people's will. The election in the following November showed how the people stood.

Another stroke of political audacity on the part of the President had to do with the nomination of Charles E. Hughes for Governor of New York State. Mr. Roosevelt wanted to have Hughes chosen. On the eve of the nominating convention, when everybody was at sea as to the situation, the President had a talk at the White House with William W. Cocks, Representative in Congress from the New York district in which Mr. Roosevelt has his legal residence. At that talk the President indicated the scope of a newspaper interview with Representative Cocks, or actually dictated it. Mr. Cocks was made to say that Hughes was the President's choice for the nomination. When Mr. Cocks arrived at Old Westbury, his Long Island home, the interview was given to the press. To emphasize his position, Mr. Roosevelt had Mr. Cortelyou pass the word on to Saratoga that the President was for Hughes.

After that Hughes had a walkover. The President contended that, as a Republican citizen of New York, he had as much right as any other Republican citizen of that State to express a preference.

"That man campaigns next to the ground," was the tribute of Colonel William Greene Sterrett, of Texas, to the President's methods of getting next to people. Colonel Sterrett is a Democrat, but he admires Mr. Roosevelt extravagantly. He is a philosopher and a student of human nature, and his tribute was the outcome of a study of the President at close range. Mr. Roosevelt does campaign next to the ground. His is the direct-personal-appeal system.

Getting Close to the "Comrade"

"YOU, my comrade," he says, from the car platform or the speaker's stand, pointing his finger at a man wearing a Grand Army button—"You, my comrade, fought in a big war, while I fought in a little war." Naturally "You, my comrade" is flattered. The crowd cheers, and "You, my comrade" goes home to tell his sons and grandsons that the Republican party is the only party—"and Theodore Roosevelt ought to be President for life."

This personal-appeal method of the President is perfectly natural. He likes to talk to individuals. If he has an eye to the popularity of this way of doing things, at least it isn't mere acting. American or foreigner, Jew or Gentile, patrician or plebeian—in every man with whom he comes in contact, he finds something to interest him. He has a way of getting at what is nearest a man's heart—his fad or his fondest hope. With the French Ambassador he plays tennis, and afterward discusses the old French chansons. He chats with the British Ambassador about mountain-climbing. He jumps hurdles with the German Ambassador, and they converse about modern military methods. He talks football and rowing with the college athlete. His views on the manly art of self-defense are given for the benefit of the reformed prize-fighter whom he had known when he was a police-commissioner in New York. He gets pointers on the ancient Irish sagas from the Gaelic scholar. The limerick rhymster finds himself repeating his choicest bits of nonsensical verse in the President's library. The country newspaper editor is so

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Disappeared Through the Door

ABIJAH'S BUBBLE

By F. Hopkinson Smith

"I've Got Some Money," She Exclaimed

EZEKIEL TODD, her dry, tight-fisted, lean father, had named her, bawling it out so loud that the more suitable, certainly the more euphonious, "Evangeline," proffered in a timid whisper by her faded and somewhat romantic mother, was completely smothered.

"I baptize thee, Evang ——" began the minister, when Ezekiel's voice rose clear:

"Abijah, I tell ye, Parson—A-b-i-j-a-h—Abijah!" And Abijah it was.

The women present were furious.

"Jes' like Zeke Todd. He's too ornery to live. I come mighty near speakin' right out, and hadn't been that Martha held on to me I would. Call her Abbie, for short, Mrs. Todd," exclaimed Deacon Libby's wife, "and shame him."

Abbie never minded it. She was too little to remember, she always said, and there were few people in the village of Taylorsville present at the christening who did.

Old Si Spavey, however, never forgot. "You kin call yerself Abbie if you choose," he used to say, "and 'tain't none o' my business, but I was in the meetin'-house and heard Zeke let drive, and b'gosh it sounded just like a buzz-saw strikin' the butt-end of a log. 'Abijah! Abijah!' he hollered. Shet Parson Simmons up same's a steel trap. Gosh, but it was funny!"

Only twice since the christening had she to face the consequences of her father's ill temper. This was after his death, when the needs of the poor mother made a small mortgage imperative and she must sign as a witness. It came with a certain shock, but there was no help for it, and she went through the ordeal bravely, dotting the "i" and giving a little flourish to the tail of the "h."

The second time was when she signed her application for the position of postmistress of the village. The big mill-owner, Hiram Taylor, brought her the paper.

"Got to put it all in, Miss Abbie," he said with a laugh. "Shut your eyes and sign and then forget it. Awful, ain't it?—but that's the law, and there ain't no way of getting round it, I guess."

Hiram had left the village many years before, rather suddenly, some had thought, when he was a strapping young fellow of twenty-two or three, and had moved West and stayed West until he came back the year before with a wife and a houseful of children. Then the lawyers in the village got busy, and pretty soon some builders came down from Boston, only fifty miles away, and then a lot of bricklayers; and some cars were switched off on the siding, loaded with lumber and lath and brick, and next a train-load of machinery, and so the mills were running again with Hiram sole owner and in full charge. One of the first things he did after his arrival—the following morning, really—was to look up Abbie's mother. He gave a little start when he saw how shabby the cottage looked; no paint for years—steps rotting—window-blinds broken, with a hinge loose. He gave a big one when a thin, hollow-chested woman, gray and spare, opened the door at his knock.

"Hiram!" she gasped, and the two went inside, and the door was shut.

All she said when Abbie came home from school—she was teaching that year—was: "The new mill-owner came to see me. His name's Taylor."

That same day a heavy-set man with gray hair and beard, and jet-black eyebrows shading two kindly eyes, got out of his wagon, hitched his horse to a post in front of the schoolhouse and stepped to Abbie's desk.

"I'm Hiram Taylor, up to the mills. Going to send one of my girls to you to-morrow and thought I'd drop in." Then he looked around and said: "Want another coat of whitewash on these walls, don't you, and—and a new stove? This don't seem to be drawin' like it ought to. If them trustees won't get ugly about it, I got a new stove up to the mill I don't want, and I'll send it down." And he did. The trustees shrugged their shoulders, but made no objections. If Hiram Taylor wanted to throw his money away it was none of their business. Abbie Todd never said she was cold—not as they had "heard on."

When the new school building was finished—a brick structure with stone trimmings, steam-heated, and varnished desks and seats—the craze for the new and up-to-date so dominated the board that they paid Abbie a month's salary in advance and then replaced her with a man-graduate from Concord. Abbie took her dismissal as a matter of course. Nothing good ever lasted long. When she went up one step she always slid back two. It had been that way all her life.

Hiram heard of it and came rattling into the village, where he expressed himself at a town meeting in language distinguished for its clearness and force. The result was Abbie's application for the position of postmistress.

This time he didn't consult the trustees or anybody else. He wrote a private note to the Postmaster-General, who was his friend, and the appointment came by return mail.

When Mr. Taylor would chat with her through the little window with which she held converse with the public—and he often came himself for his mail—she made no mention of her state of mind. She was earning her living—and she was for the time content. He had helped her and she was grateful—more than this it was not her habit to dwell upon.

Her mother knew, and so did a small open wood fire in the sitting-room. Many a night the two would croon together. She was over thirty—not so fresh-looking as she was—not so pretty—never had been very pretty. Her mother knew, too, how hard she had struggled to do something better; how she had studied drawing at the normal school when she was preparing to be a teacher; and how she had spent weeks in the elaboration of wall-paper patterns, which she had sent to the Decorative Art Society in Boston, only to have them returned to her in the same wrapper in which they had been mailed, with the indorsement "Not suitable." That's why she didn't think she was going to be postmistress long. Far into the night these talks would continue—long after the other neighbors had gone to bed—nine o'clock maybe—sometimes as late as ten—an unheard of thing in Taylorsville, where everybody was up at daylight.

Then one day an extraordinary thing happened—extraordinary so far as her modest post-office was concerned. A poster appeared on the wall of her office—a huge card, big as the top of a school desk, bearing in large type this legend: "Rock Creek Copper Company. Keep & Co., Agents," and at the bottom, in small type, directions as to the best way of securing the stock before the lists were closed. She had noticed the name of the company emblazoned on many of the communications addressed to people in the village—the richer ones—but here it was in cold type—"hot type," for that matter, for it was in flaming red—on the wall, in front of her window.

Abbie lifted her head in surprise when she saw what had been done without even "By your leave." She had found auction sales, sheriff's notices and tax warnings opposite her window, but never copper mines. The longer she looked at it the better she liked it. There was a cheery bit of color in its blazing letters, and she was partial to bits of color. That's why she kept plants all winter in the little sitting-room at home, and nursed one cactus that gave out a scarlet bloom once in so many months.

It was Miss Maria Furgusson, of Boston—summer boarder at the next cottage; second floor, six dollars a week, including washing—that revived, kept alive, in fact, fanned, to fever heat, Abbie's first impression of the poster. Maria called for her mail, and the intimacy had gone on so far that before the week was out "Miss Todd" had been replaced by "Abbie" and then "Ab," and Miss Furgusson by "Maria"—the postmistress being too dignified for further abbreviation.

"Oh, there's our lovely copper mine—where did you get it? Who put it up?"

Maria was a shirtwaisted young woman with a bang and a penetrating voice. She had charge of the hosiery counter in a department store, and could call "Cash" in tones that brought instant service. This, with her promptness, had endeared her to many impatient customers—especially those from out of town who wanted to catch trains. It was through one of these "hayseeds" that she secured board at so reasonable a price in Taylorsville during her vacation.

"What do you know about it?" inquired Abbie. Such things were Greek to her.

"Know? I've got twenty shares, and I'm going to have money to burn before long."

Abbie bent her head, and took in as much of Miss Furgusson as she could see through the square hole of her window.

"Who gave it to you?" The idea of a girl like Maria ever having money enough to buy anything of that kind never occurred to her.

"Nobody; I bought it; paid two dollars a share for it and now it's up to three, and Mr. Slathers, our floor-walker, says it's going to twenty-five. I've got a profit of twenty dollars on mine now."

Abbie made a mental calculation; twenty dollars was a considerable part of her month's salary.

"And everybody in our store has got some. Mr. Slathers has made eight hundred dollars, and I know for sure that Miss Henders is going to leave the cloak department and set up a typewriting place, because she told me so; she's got a brother in the feed business who staked her."

"Staked her? What's that?"

"Loaned her the money," answered Maria, a certain pity in her voice for one so green and countrified.

"How do you get it?" Abbie's eyes were shining like the disks of a letter scale and almost as large—they were still upon Maria.

"The money?"

"No, the stock."

"Why, send Mr. Keep the money and he buys the stock and sends you back the certificate. Want to see mine? I've got it pinned in —— Here it is."

"If You See Anything Lying Around Loose, Miss Abbie, and Want a Couple of Hundred to Help Out, Let Me Know"

Abbie opened the door in the glass partition and beckoned to the shopgirl. She rarely allowed visitors inside, but this one seemed to hold the key to a new world.

The girl slipped her fingers inside her shirtwaist and drew out a square piece of paper bearing the inscription of the poster in big letters. At the bottom of the paper a section of cement drain-pipe poured forth a steady stream of water, and the whole was underlined by a motto meaning "Peace and Plenty"—of water, no doubt.

Abbie looked at the beautifully-engraved document and a warm glow suffused her face. Was it as easy as this? Did this little scrap of paper mean rest and the spreading of wings, and freedom for her mother? Then she caught her breath. She hadn't any brother in the feed business—nor anywhere else, for that matter. How would she get the money? She had only her salary; her mother earned little or nothing—the interest on the mortgage would be due in a day or so: thank God it was nearly paid off. Then her heart rose in her throat. Mr. Taylor! No—he had done too much already. Besides, she could never repay him if anything went wrong. No—this was not her chance for freedom.

Abbie handed the certificate back. "Queer way of making money," was all she said as she reached for her hat and shawl, and went home to dinner.

That evening after supper, the two crooning over the fire, Abbie talked it over with her mother—not the stock—not a word of that—but of how Maria had made a lot of money, and how she wished she had a little of her own so she could make some, too. This the mother retailed, the next morning, to her neighbor, who met the expressman, who thereupon sent it rolling through the village. In both its diluted and enriched form the neighbor had helped. The story was as follows:

"That Boston girl who was boardin' up to Skitson's had a thousand dollars in the bank—made it all in a month—so Abbie Todd, who knew her, said. It was a dead secret how she made it, but Abbie said if she had a few hundred dollars she could get rich, too. Beats all how smart girls is gettin' to be nowadays."

The next morning Mr. Taylor called for his mail. He generally sent a boy down from the mill, but this time he came himself.

"If you see anything lying around loose, Miss Abbie, where you can pick up a few dollars—and you must now and then—so many people going in and out from Boston and other places—and want a couple of hundred to help out, let me know. I'll stake you, and glad to."

In answer, Abbie passed his mail through the square window. "Thank you Mr. Taylor," was all she said. "I won't forget."

Hiram fingered his mail and hung around for a minute. Then with the remark: "Guess that expressman was lying—I'll find out, anyway," he got into his buggy and drove away.

"He'll *stake* me, will he?" said Abbie thoughtfully. "That's what the feed man did for Maria's friend." With the stake she could get the stock, and with the stock the clouds would lift! Perhaps her turn was coming, after all.

Then she resumed her work pigeonholing the morning's mail. One was from Keep & Co., judging from the address in the corner, and was directed to Maria Furgusson, care Miss Skitson—a thick, heavy letter. This she laid aside.

"Yes, a big one," she called from the window as she passed it out to that young woman five minutes later. "About the stock, isn't it?"

The girl tore open the envelope and gave a little scream.

"Oh! Gone up to ten dollars a share! Oh, cracky!—how much does that make? Here, Ab—do you figure—twenty shares at—Ten! Why, that's two hundred dollars! What?—it can't be! Yes, it is. Oh, that's splendid! I'm going right back to answer his letter"—and she was gone.

When the supper things were washed up that night, and the towels hung before the stove to dry, and the faded old mother was resting in her chair by the fire, Abbie told her the facts as they existed. She had seen the certificate with her own eyes—had had it in her hand and she had read the letter from the broker, Mr. Keep. It was all true—every word of it. Maria had borrowed forty dollars and now she could pay it back and have one hundred and sixty dollars left—more than she herself could earn in three months.

"If I could get somebody to lend me a little money, Mother," she continued, "I might ——"

The girl stopped and stole a look at her mother sitting hunched up in her chair, her elbows on her knees, the chin resting on the palm of her hands, the angle of her thin shoulders outlined through the coarse, worsted shawl—always a pathetic attitude to the daughter—this old mother broken with hard work and dulled by a life of continued disappointment.

"I was saying, Mother, perhaps I might get somebody to lend me a little money, and then ——"

The figure straightened up. "Don't do it, child!" There was a note almost of terror in her voice. "Don't you ever do it! That was what ruined my father. Abbie—promise me—promise me, I say! You won't—you can't."

The girl laid her hand tenderly on her mother's shoulder.

"Why, Mother, dear—why, what's the matter? You look as if you had seen a ghost."

Mrs. Todd drew her shawl closer about her shoulders and leaned nearer to the girl, her voice trembling:

"It's worse than a ghost, child—it's *debt!* Debt along of money you never worked for; money somebody gives you sort o' friendly-like, and, when you can't pay it back, they bite you, like dogs. No—let's sit here and starve first, child. We can shut the door and nobody'll know we're hungry." She straightened up and threw the shawl from her shoulders. Anxiety had taken the place of an undefined dread.

Perhaps it Would Have Been Better Not to Have Told Her at All

"You ain't gettin' discouraged, Abbie, be you?" she continued in a calmer tone. "Don't get discouraged, child. I got discouraged when I was younger than you, and I ain't never been happy since. You never knew why, and I ain't goin' to tell you now, but it's been black night all these years—all 'cept you. You've been the only thing made me live. If you get discouraged, child, I can't stand it. Say you ain't, Abbie—let me hear you say it—please, Abbie!"

The girl rose from her chair and stood looking down at her mother. The sudden outburst, so unusual in one so self-restrained, the unmistakable suffering in the tones of her voice, thrilled and alarmed her. Her first impulse was to throw her arms about her mother's neck and weep with her. This had been her usual custom when the load seemed too heavy for her mother to bear. Then the more practical side of her nature asserted itself. It was strength, not sympathy, she wanted. Slipping her hand under her mother's arm she raised her to her feet, and in a firm, decided voice, quite as a hospital nurse would speak to a restless patient, she said:

"You'd better not sit up any longer, Mother dear. Come, I'll help put you to bed."

There was no resistance. Whatever memory had stirred the outburst, the paroxysm was over now.

"Well, maybe I am tired, child," was all she said, and the two left the room.

"Poor, dear old Mother! Poor, tired old Mother!" the girl remarked to herself when she had resumed her place by the dying fire. "Wonder if I'll get that way when I'm as old as she is."

Then the hopelessness of the struggle she was making rose before her. How much longer would this go on? Up at six o'clock; a cup of coffee and a piece of bread, then the monotonous sorting of letters and papers—the ceaseless answering of stupid questions; then half an hour for dinner; then the routine again till traintime, and home to the mother and the two chairs by the fire, only to begin the dreary treadmill again the next morning. And with this the daily growing older—older; her face thinner and more pinched, the shoulders sharp; her hair gray, head bent, just as her poor mother's was, and, with all that, hardly money enough to buy herself a pair of shoes—never enough to give her dear mother the slightest luxury.

Discouraged! Hadn't she reason to be?

The next morning Hiram walked into the post-office and called to Abbie, through the square window, to open the door. Once inside he loosened his fur driving-coat, took out a long, black wallet, picked out a thin slip of paper and laid it on Abbie's desk.

"I have been thinking over what I told you yesterday. There's a check drawn to your order for two hundred dollars. All you got to do is to put your name on the back of it and it's money. It's good—never knew one that warn't."

The girl started back.

"I didn't ask you for it. I don't ——"

"I know you didn't, and when you did it would be too late maybe—got to catch things sometimes when they're flying past. I don't know whether it's those town lots they're booming over to Haddam's Corners, and I don't care, but if that ain't enough there's more where that came from. Good-day!" and he slammed the glass door behind him.

Abbie picked up the thin slip of paper and studied every line on its face, from the red number in the upper corner to "Hiram Taylor" in a bold, round hand. Then her eyes lighted on "Abijah Todd or order."

Yes, it was hers—all of it. Not to spend, but to *make money out of*. Then her mother's words of warning rang clear: "Worse than a ghost, my child!" Should she—could she take it? As she turned to lay it in a drawer until she could hand it back to him her eyes fell upon the poster framed in by the square of her window. She stopped and shut the drawer. Was she never to have her chance? Would the treadmill never end? Would the dear mother's head never be lifted? Folding the check carefully, she loosened the top button of her dress and pushed it inside. There it burned like a hot coal.

That night, after putting her mother to bed, she pinned a shawl over her head, threw her mother's cloak about her shoulders, sneaked into Maria's house and crept up into her friend's room like a burglar. What was to be done must be done quickly, but intelligently.

"I've got some money," she exclaimed to the astonished girl who, half-undressed, sat writing at her table. (It was after nine o'clock—an unheard-of hour for visiting.) "How much stock can I buy for two hundred dollars?" and she took out the check, keeping her finger over the signature.

"Twenty shares," answered Maria.

"How do I get it?"

"Send the money to Keep & Co. Oh, you got a check! Well, put 'Keep & Co.' on—here, I'll do it, and you sign your name underneath. And I'll write 'em a letter and tell 'em I helped sell it to you. Oh, ain't I glad, Ab. You must be getting awful big pay to have saved all that. Wish I ——"

"How long before I know?" She had not much time to talk—her mother might wake and call her.

"They'll telephone you. You got a long-distance, ain't you, in the office? Yes, I seen it."

Abbie took the name of the senior partner, replaced the check and was by her own fire again. The mother hadn't stirred.

All the next day she waited for the rattle of the bell. At three o'clock she sprang to the 'phone.

"This Miss Todd—postmistress?"

"Yes."

"Got your check—bought you twenty Rock Creek at ten—mail you certificate to-morrow."

The following morning the certificate took the place of the check—pinned tight. She could feel it crinkle when she walked. All that day she moved about her office like one dazed. There was no exaltation—no thrill of triumph. A dull, undefined terror took possession of her. What if the stock went down in price and she couldn't pay back the money? Of whom, then, could she borrow? Repay

(Continued on Page 28)

WHICH COLLEGE FOR THE BOY?

HARVARD: A Germanized University

By JOHN CORBIN

IN A RECENT novel, Mr. David Graham Phillips describes Harvard—and in effect stigmatizes it—as given over to dilettantism in general, and in particular to imitating the English. The charge is widespread and popular. Proceeding, however, from a graduate of Princeton, which has adapted the Oxford idea of tutorial instruction, and has declared its immediate intention of adapting the Oxford idea of residence in coördinate colleges or halls, the charge certainly has its humors.

The predicament of Harvard is exactly the reverse. As the academic world well knows, the dominant spirit, far from being dilletante, is an austere, even sacrificial, devotion to pure science; and it is a result of the imitation, not of English, but of German, models. Several universities—for example, Virginia, Michigan and Brown—dispute with Harvard priority in introducing German ideals and methods; while others, such as Columbia, Pennsylvania and Johns Hopkins, rival her in present devotion to them; but there can be little question that Harvard has exploited them most prominently and on the largest scale.

In its origin—it was founded only sixteen years after the landing of the Pilgrims—Harvard was, like Yale, Princeton and a score of other institutions that followed in its wake, an exponent of the English ideal of collegiate residence and of general, systematic human culture. Among other things, it was the first to respond to the athletic spirit, and to turn out winning teams. But, almost from the outset, it developed radical individualistic tendencies, which have ceaselessly gathered strength. Unitarian in theology, and, as many consider, agnostic, it has, through centuries, stood for reason and liberty as opposed to orthodox belief. Scientific in its methods of instruction, it has, for more than a generation, turned its back upon our native standards, which regard character and manners as of equal importance in education with the intellect. As Barrett Wendell once remarked, with as much truth as humor, Yale was founded fifty years after Harvard to counteract its radical tendencies, and has kept half a century behind ever since, until, at last, it has taken to beating Harvard in athletics.

The Influence of the German University

THE influence of the German university spirit has been traced as far back as the second decade of the last century. Thomas Wentworth Higginson has published letters written to his father, then an officer of the university, by a group of young Harvard men in residence at Göttingen, in 1817-18, among them George Ticknor and Edward Everett. Books, not men; science, not citizenship, was what Germany stood for, and what they passionately recommended for their *alma mater*. The difference between Harvard and Göttingen was that, while Harvard had a bare twenty thousand unused volumes, Göttingen "consists in the library."—"We have not yet learned that the library is not only the first convenience of a university, but that it is the very first necessity—that it is the life and spirit—and that all other considerations must yield to the prevalent one of increasing and opening it."

To-day the Harvard library is the largest in the country, except only the Congressional and the Boston Public Libraries, and is the primary instrument of instruction. Similarly: "A man to be a scholar must have learnt to give up his interest in the common occurrences of life, in the political and religious controversies of the country, and in everything not directly connected with his single aim."

An ideal so narrow, so intense, and so opposed to all our national traditions and instincts was slow in taking root; but since 1869, when Charles William Eliot became president, it has dominated the university.

A splendid, if portentous, figure—this young chemist of thirty-five, who took our oldest and largest university in his palm and has held it there with mastery unimpaired for almost forty years! In 1870 Oliver Wendell Holmes, then a professor in the Medical School, writes of him to his friend, John Lothrop Motley. "King Log has made room for King Stork," he says. The school situated in Boston had managed its own affairs, and had made itself "the most flourishing department connected with the college." From the start the young president came to every Faculty meeting, and kept the learned doctors up till midnight discussing new plans. Holmes viewed the spectacle with the eye of a humorist, but not so his fellow Faculty members.

"How is it," one of them asked, "that we have been going on so well in the same orderly path for eighty years, until now, *within three or four months*, it is proposed to change all our methods of carrying on the school? It seems to me extraordinary, and I should like to know how it happens."

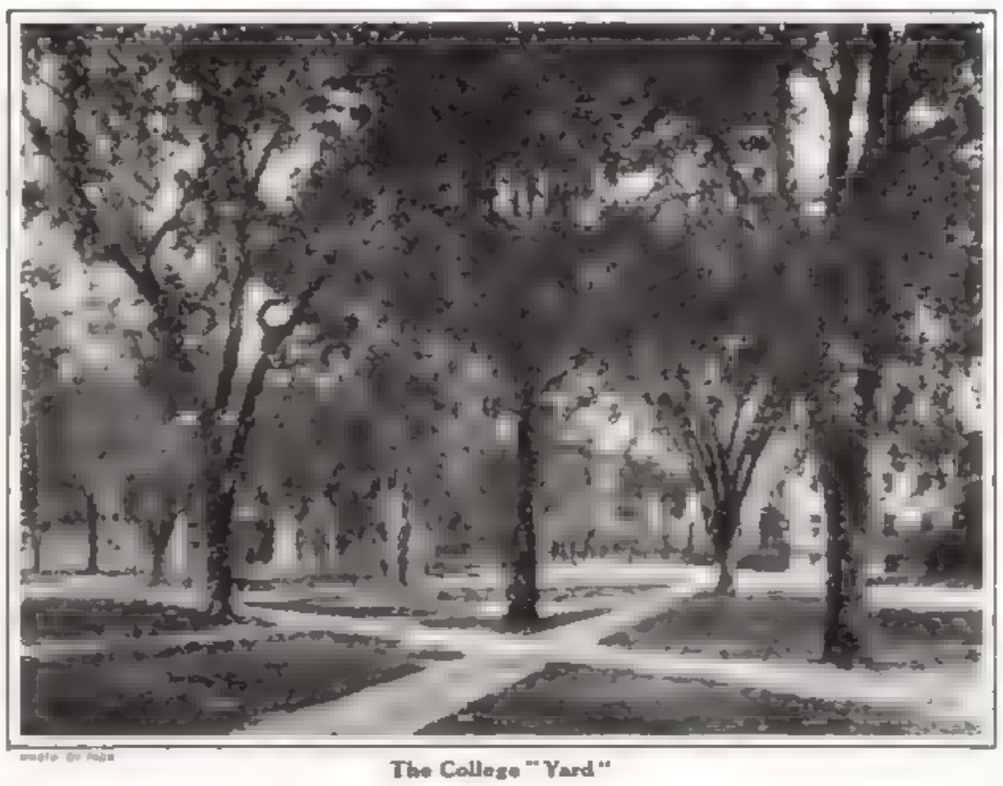
"I can answer Doctor ——'s question very easily," said the bland, grave young man. "There is a new president."

Holmes comments: "The tranquil assurance of the answer had an effect such as I hardly ever knew produced by the most eloquent sentence I ever heard uttered. Eliot has a deep, almost melancholy-sounding voice, but a placid smile on his face that looks as if it might mean a deal of determination, perhaps of obstinacy."

These few words give the outline of the man. Time has filled it in with light and shade, but not altered it.

In his inaugural address the young president exhorted Harvard to throw off its native New England reticence and cultivate expansiveness of heart and expressiveness of character; but the fact is broadly ironic, for he himself has held aloof alike from the undergraduates and the professors, and his aims are all as cold as they are clear. In his public addresses he has praised the traditions of Harvard, historic and literary, and has proclaimed high ideals of citizenship; but in pursuit of his one absorbing purpose he has dissipated the atmosphere of humanistic culture and sacrificed the spirit of manly democracy and efficiency. He has held Harvard in the lead, not only in numbers, but in the scope and in the scientific quality of instruction; he has made it the national leader in a generation of vast progress in education. But the whole tendency of his régime has been to transform the college that once inspired, and was inspired by, Emerson, Holmes, Lowell, Longfellow, Agassiz and many other large souls diffusing light, into a university of Germanized professors and students, each revolving in the narrow circle of a "single aim."

Of all the men graduated from Harvard in almost three hundred years, President Eliot has signed the sheepskins of more than half; yet only one of his graduates has gained world-wide distinction, and he is best known as a Harvard man by his frank criticism of the president. A single trifling anecdote, grimly humorous, will tell what the past thirty-eight years have meant to college life at Harvard.



The College "Yard"

The centre of tradition for centuries had been the Yard. Here the undergraduates lived in dormitories scattered among lecture-halls and laboratories. They easily came to know one another and their common instructors. The social and intellectual life interpenetrated and were one. If any existing institution tended to keep Harvard united it was the Yard. But with the scientific spirit the nineteenth century evolved another portentous institution, the bathtub; and the buildings in the Yard, many of them dating from the early eighteenth century, had no proper sanitary conveniences. The undergraduates cried aloud.

The Yard and Its Story

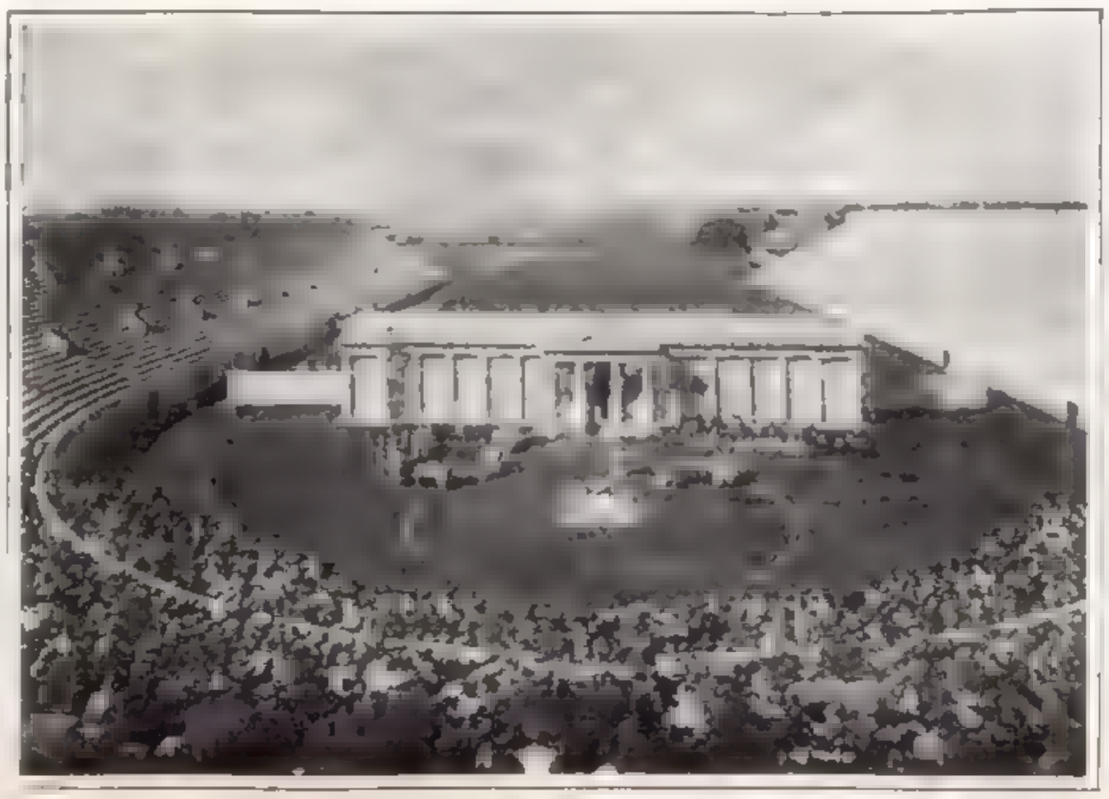
THE president answered that the rentals in the Yard buildings, having been fixed in a day of dearer money, brought no adequate return for the funds invested. The university, though it has a larger income than any other in the country, is kept poor by its lavish outlay in books, laboratories and advanced professorships. Its annual deficit is from thirty to sixty thousand dollars. The sum required for bathrooms was only a few hundred dollars, but the president could not afford it.

Certain real-estate speculators had a keener social sense. They built private dormitories, equipped with all modern requisites, in the club quarter, away from the Yard. Undergraduates flocked to them, and the centre of Harvard life shifted to Mount Auburn Street. The Yard became more than squalid—unfashionable. A vital injury had been done to the college spirit, but for a time no official notice was taken of the fact.

Then, luxurious private dormitories having multiplied, there came a time when the rooms in the Yard were largely unrented. Every year the university was losing as much as proper sanitation would have originally cost. And the university still needed funds—for courses in the History of Allegory and the Theory of Photography. Then, and not till then, the president bestirred himself in the matter of shower-baths and toilet arrangements.

The most significant incident in this epic of the bath is that from the start not only the undergraduates, but a minority in the Faculty, realized and deplored the mischief that was being done to Harvard life. To-day prominent upperclassmen leave the comfortable private dormitories to colonize the old Yard buildings, in the hope of reviving the native democratic spirit. But the horse has been stolen. You can't pump a dry well nor galvanize a corpse. The Yard is no more.

The wisest and most human foresight, no doubt, would have failed to keep



The Agamemnon of Æschylus Being Acted by Harvard Students in the New Stadium. The View Shows Part of Soldiers' Field with Old Cambridge Beyond

Harvard where it once was. The small, concentrated college of a generation ago has become a vast and multifarious university as if with a single bound. The formation of cliques was inevitable, and that means the death of college democracy.

Harvard is not alone here. Yale, whose democracy used to be symbolized and expressed by sacred gatherings at the Fence, now laments that there are three Fences, and that one of them, in front of Vanderbilt Hall, is the hangout of gilded youths, who do not mingle with those at the other two. Many Yale men deplore the dominance of the system of clubs, and more than once the college has risen in open and sacrilegious revolt against it. The social revolution which is threatening Princeton democracy has already been described. It is, however, at Harvard that the disintegration of the traditional college spirit has proved most ruinous.

Under the old order, classes of not more than a hundred not only found accommodations in the Yard buildings, but assembled daily in the large prescribed courses. To-day classes of four to six hundred are scattered over almost a square mile. One-half does not know where the other half lives. By virtue of the elective system, moreover, the classes do not meet in lecture-halls as units, but mingle with all the other classes, and with graduates. One half does not know the other half, even by sight. There are members of the Faculty who do not know a large proportion of their fellow-members. The college commons has become a mob.

Pleasant Clubs that Hurt the College

THE system of societies and clubs, never particularly serviceable in developing an efficient democratic spirit, was long strained to bursting. Theoretically, there are two representative societies, the Institute of 1770 for underclassmen and the Hasty Pudding for upperclassmen, each containing about a fifth of each class. In point of fact, they are not really representative, the membership in both being practically determined in the freshman year; for it is a rare exception when a man not in the Institute is elected to the Pudding. And both are practically powerless in forming and directing college spirit, for both are little more than a shell for various small inner clubs, which are the real kernels of social Harvard.

And these kernels, as it happens, are sterile. The clubs are intense rivals and compete for the men on the first tens of the Institute, so that their membership is virtually determined early in the sophomore year. They seldom elect men who develop later, as many do, especially in the more serious and vital activities of college life. Like the fraternities in Western universities, they are eminently pleasant, some of them having traditions dating from the eighteenth century. But like them, as their members freely admit, they make against democracy and efficiency. Once in them, sophomores have nothing to gain from their classmates, nothing to fear from them. Worse than this, the clubs are not able to take any strong position of leadership, as they would honestly like to do. Not being representative, it would be as absurd as it would be impossible to assume authority and responsibility. Mr. E. S. Martin has described the clubs as a sort of social pool pocket, on getting into which a man is definitely out of the game of undergraduate life

There is a sorry contrast here with the sister universities. The eating-clubs at Princeton wisely limit themselves to upperclassmen, and patriotically forbear to vie with one another in electing new members. The Yale senior societies are the pinnacles of a social system still in a large measure democratic and representative, which leads upward from the freshman year, and so wields a power for good that is in effect oligarchic. The superiority of Yale and Princeton to Harvard is due not so much to a difference in the character of the undergraduates as to the superiority in the systems, and most of all to the fact that the Faculty and the alumni regard a democratic efficiency as of vital importance in undergraduate life, and strenuously cultivate it.

President Eliot has often taken a hand in club matters, as in the case of the alleged barbarity of the Dickey initiations, but he has only threatened to abolish, never attempted to build up. As long as the clubs have created no newspaper scandal they have been left to themselves. The college which the young president exhorted to become more human and fraternal has lately been described, and not without reason, as a social orphan asylum.

What a Harvard Man Prayed For

UNDER such a régime, the Harvard spirit, once celebrated, is falling into sad decay. The mental alertness is still there. A freshman, being asked to give an example of anti-climax, quoted the pious New Haven song, "For God, for country, and for Yale." When Mrs. Poteat, distressed by seeing Yale men smoke, declared that she would rather send a boy to hell than to Yale, a Harvard man suggested that his university change its motto so as to read: "To Yale with Hell." But there was a time when Harvard undergraduates were the equals of their rivals in other things than satire. The university has lost its power of social assimilation.

A well-known professor, walking through the Yard, met a young man who was so forlorn and troubled that he felt prompted to ask: "Are you looking for anybody?" The young man answered: "I don't know anybody this side of the Rocky Mountains." Whether from shyness or from pride, many men hold Harvard degrees whose acquaintance at Cambridge is scarcely greater. One student in a composition course wrote a daily theme on hearing steps on the stairs of the entry in which he lived. For the first time in years, he said, he prayed—that it might be some one coming to see him. A graduate once published a paper in the Harvard Monthly on the decadence of Harvard manners, his text being the fact that a student entering the library in front of him had let the door slam in his face. The scholastic reputation of the university is attracting increasing numbers whose experience of Harvard is limited to the classroom. Lamb declared that there are books which are not books at all, as, for example, time-tables and collected sermons. There is little help for that. But there is no reason why a college man should not be a college man.

Here again the will for righteousness is strong. Every freshman is appointed an adviser, whose duty it is to initiate him into the college life. But, in point of fact, the adviser is seldom able to do more than to help his freshman make out a list of electives that do not clash in lecture hours and examinations. There is no normal and natural basis for association. Certain hospitable members of the faculty have afternoons at home with tea, and ladies connected with the university give teas at Phillips Brooks House. But—teas! The most hopeful institution is a series of social nights which upperclassmen give to the incoming freshmen, in the hope of making them friendly with one another. But, with the best of intentions, such functions can only be occasional and incidental. Last, as first, Harvard is disorganized.

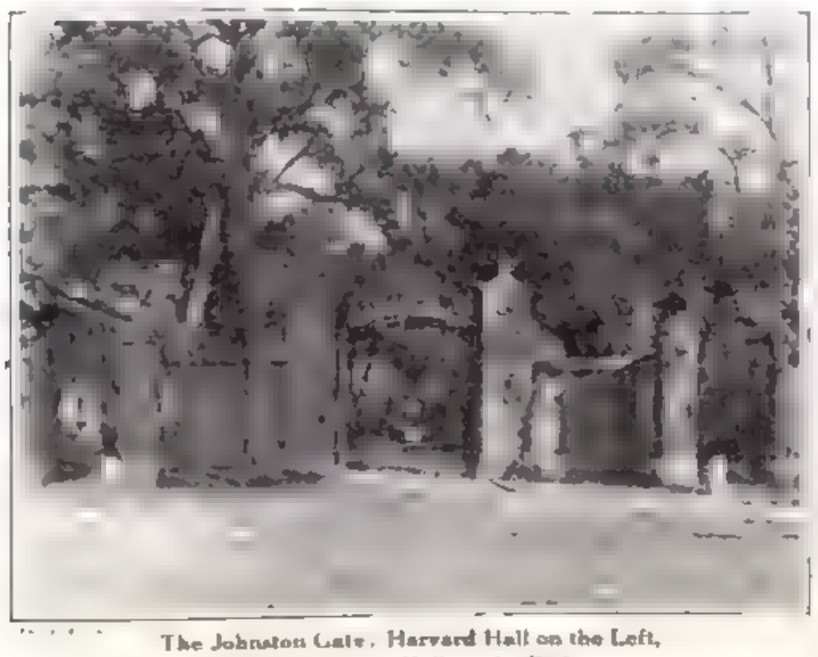
New Buildings of the Harvard Medical School

The Most Unkindest Cut of All

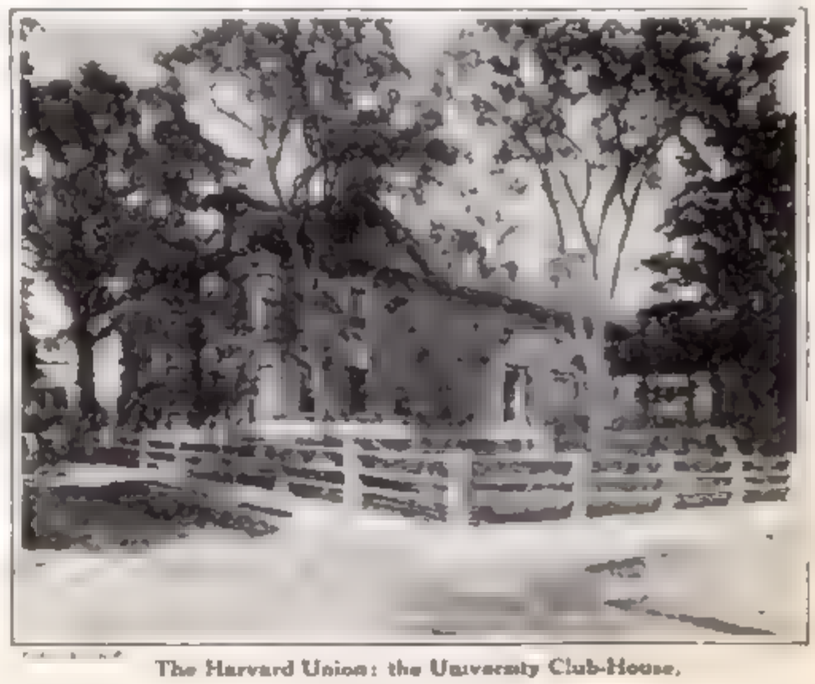
IN THE graduate and professional schools there is not even the pretense of hospitable assimilation. A graduate of the University of Chicago, who spent a year at the law school, sat next a Harvard man who had been a prominent athlete, and in the entire nine months did not receive so much as a nod of recognition. On the last day of the final examination period, when there could no longer be any motive for scraping favor, he met his benchmate in the street, and, his Western instincts getting the better of him, as he said, nodded to him. There was no sign of recognition. Naturally, he put down the Harvard man as a snob. It is quite as likely that the cut was unintended. In so large a place without social ties one gets used to regarding most men as strangers.

Whether not unkind or most unkind, however, that cut gave particular zest to another anecdote. In the class discussions the Harvard man was accustomed to begin with the cold, if courteous, prelude: "The man who has just spoken—I beg his pardon: I don't know his name." Now there are Yale men in the law school, and one of these met the courteous prelude with the retort: "My name is R——, and I played opposite you last year on the Yale eleven." The score of that game was still a sore remembrance. What my informant did not see was the fact that the retort was equally characteristic of the "sister" university.

As against the social solidarity of other universities Harvard offers a great and unique advantage—a virtually limitless scope to individual effort. This extends even to the club life. If a man considers, as he very reasonably may, that one of the chief opportunities of a university is to extend his acquaintance among young fellows of family and position, he will find the way open to him.



The Johnston Gate, Harvard Hall on the Left, Massachusetts Hall on the Right



The Harvard Union: the University Club-House, Open to All Students

The social and sectional snobbishness, of which one hears so much, can be, and yearly is, overcome by boys from the farm and the workshop, from the West and the South. In a letter to a Boston paper, four years ago, Dean Briggs mentioned by name two country boys, recently dead, Marshall Newell and Adelbert Shaw, who, by virtue of high character and unusual ability in athletics, were immediately taken into the leading clubs, and, what is more, strongly impressed themselves upon the student body at large. There are many still alive whose story is similar.

Even without athletic ability, or without special talents of any sort, a man may make his way anywhere. It is well for him to prepare at one of the great Eastern schools, so that he may have prominent acquaintances in the critical freshman year. It is indispensable that he be well-mannered and capable of giving as well as receiving the pleasure of good comradeship. But he will encounter no real barrier beyond the inevitable one of the size and diversity of the classes. A recent graduate, having gone to Chicago to start in business, remarked to a graduate of the university on the Midway, that in a few weeks he had made friends of four of the most prominent merchants of the West, through their sons, whom he had known at Cambridge. In almost any city he would have been at an equal advantage.

It is true that no distinction at Harvard is as valuable in this, or in any way, as membership in one of the Yale senior societies. But it is also true that, to fail of the coveted distinctions is far less damaging. There are many clubs outside of the traditional system which, though obscure as organs in the body politic, are highly pleasant and profitable. Several fraternities have active chapters at Harvard, with commodious and handsome houses. Though many men without family or money become socially prominent, many who have both fail to do so, and join the outside clubs and fraternities, or remain unattached.

No Harvard man feels, or has cause to feel, the bitterness of the Yale man who is not "tapped." A member of the Committee of Admissions of the University Club of New York lately remarked, that a Yale man who had failed of the senior societies was regarded by his classmates as standing in need of apology, and was far less likely to be elected than a Harvard man in similar position, whose classmates judged him merely for what he was. What Harvard has lost as a social unit Harvard men have gained as individuals.

Professor Palmer tells a story highly illustrative of the intensity and diversity of Harvard undergraduate interests. David A. Wells was to deliver a lecture on banking, as a guest of the Economics Club. On his way to the lecture, Professor Palmer passed a hall which was crowded with a mass meeting of undergraduates, discussing some knotty question of athletic relations with Yale. It seemed a foregone conclusion that there would be no audience for the distinguished visitor. But, as it turned out, the lecture hall, which seats four hundred, was crowded with undergraduates to the walls and doors. After the lecture Professor Palmer went to a meeting of the Classical Club

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JIM BLEDSO'S COURTSHIP

F. R. GRUGER

By Mrs. L. H. Harris

The Saving of a Sinner and the Vanquishing of a Vixen

PAPPY CORN and the Stranger sat in the gabled shadow of Pappy's house. There was a fan of yellow light above Blood Mountain, and there was the sound of rocking cradles in the Valley and the faint, high treble of women singing their babies to sleep. It was at this hour of the evening that Pappy's heart melted within him, and memory became one long pastoral of love.

"Ever think about this, Mister, that love is sech a yieldin' experience it must go mighty hard with contrary people? And that reminds me to tell you of the terrible time Jim Bledso and Honey Beams had gittin' married. And all because nary one of 'em knowed how to yield to their own feelin's. They drug their courtship through this Valley like a pa'r of young oxen, leanin' agin one another under the yoke of love.

"In the first place, we never knowed why Missus Beams named that prickly-pear gal of her'n 'Honey.' Maybe she was like any other baby, and the pore woman didn't suspect she was a vixen. But from the time she was old enough to show her disposition, she had the reputation of bein' the contrariest thing ever born in Brasstown Valley, except a mule colt Prim Mayberry had, and he called that 'Honey,' too, on account of the resemblance.

"She was smart, but so stubborn; even when she was a little sissy goin' to school, she'd take a notion and stick to the foot of the spellin' class so long the teacher would have to turn it around and call that head to git the best of her. And she growed up in this frame of mind, a fine, stocky, red-lipped, sorter pop-eyed gal, with so much vim in just her legs that she seemed to kick and scorn the earth as she walked upon it. She had a grand, wild, singin' voice that you could hear a mile, and she ruled the choir of old Zion Church from the time she found out she had it till her first baby come; then her and the baby ruled it. She didn't keer what folks thought of her, and she had her own way about everything till Jim Bledso took a notion to court her. 'Twant what you call fancy courtin', but it was the best Jim knowed how. He was a right smart like Honey in his disposition, only more so, bein' a man. Where she kicked and balked, it was his nature to butt. Some folks, as well as some cattle, air born with hard heads and the feelin' of horns, Mister, and Jim belonged to that breed. He went at everything with his head down and his tail h'isted, so to speak, and he generally got it, till he run up agin Honey Beams.

"He was from yan side of the mountain, and he moved in here about the time she was grown and had skeert all the young bucks off her trail with the violence of her temper. Every one of 'em 'lowed it was as much as a man's life was worth to ast Honey Beams to have him. But when Jim come along, it was love at first sight. I recollect so well the way they started on that r'arin', tearin' courtship. One July mornin' Jim was settin' on top of a load of fodder in front of Stallins' store—a long cornstalk of a man with a face as keen as a blade and a pa'r of daredevil eyes—and while he was gassin' with Joe Stallins, Honey Beams stepped out of the store with a molasses jug in one hand and two little balls of sewin' thread in t'other. As she looked up and caught his eye, something like a red rose wreath come out and burned on her brow. It's a kind of miracle, Mister, for a woman to blush on her forehead. Most of 'em ain't got the spunk to fling their blood that high.

"Well, sir, Jim seen it, same as the rest of us, and, quick as a flash, he swung his old flap hat in the air, looked a kiss down at the gal so plain you could mighty nigh hear it smack, and he sez, 'The top of the mornin' to you, Miss; it would be becomin'!'

"I expected to see her climb the waggin staple, yank him down and stomp on him, but she didn't. She drapped her eyes, looked up at him, then drapped 'em again, and walked off down the road, as meek as if she'd been spanked. Jim bein' a stranger, the boys gethered around and told him what a reputation Honey had, and what a narrow escape he'd made by the same token. But he appeared to be pleased with all he heard. 'Lowed the fellows in Brasstown Valley were tallow-livered, or they wouldn't be downed by the maiden fierceness of sech a grand-lookin' woman. And, to cap the climax, he offered 'em two to one that he'd be married to her before Christmas. Well, sir, he was a week takin' up them bets. Every young man in the settlement that Honey had kicked, came over to offer him a five to his ten that he couldn't git her. There was eight of 'em in all, and he had to put a mortgage on his house to find the ready money.

"One day I met him, and I sez: 'Jim, nobody thinks more'n I do of a gamecock, but 'tain't no use to be a fool. You'd better quit takin' them bets. Honey is a fine gal, you'll do well to git her, but she's the most talented spitfire in this Valley, and, when she hears of your braggin', she'll see you dead before she'll have you.'

"He placed one foot before t'other, lay back on his hind leg, looked at me like a caperin' horse, drawed out his pocketbook and 'lowed, 'Pappy, I lay you *three* to one that she marries me before Christmas!'

"'Go 'long!' I sez; 'I don't want your money, but she won't!'

"And she was set with every neck-feather on end to b'ar out my opinion. She had heard about the bets, of course, and she wouldn't give Jim a chance to so much as speak to her. Made a p'int of not knowin' he was in the world, and the more he showed off, the more she didn't see him. But he wa'n't discouraged, and, finally, one day Providence favored him. He was down yonder, where you see them pines on the side of the hill, helpin' me fix a tar-kiln, when I looked up and seen Honey Beams climbin' the fence to take the nigh cut to Budd Sockwell's house.

"Mister, did you ever see a woman climb a ten-rail fence? First she'll look around to see if anybody is in sight. Then, before she'll straddle just a little, she'll climb clean to the top, set on the highest rail and wonder how she is to git both feet over at the same time. She can't, of course, but 'tain't no use to tell her so. The next fence she comes to she'll do the same way.

"Well, sir, when I caught sight of Honey that mornin' she was settin' on top of the worm fence lookin' like a spring bough in her pink dress and white sunbonnet, tryin' to get the consent of her female mind to put one foot over before she did t'other. And she wa'n't dreamin' of a man's bein' anywhere about.

"'Look yonder, Jim!' I whispers, waggin' my head towards the fence and makin' politely for the bushes. He looked, dropped the pine knots he had in his hand and started for her.

"'Come back, you dad-blasted idiot!' I sez. But he didn't hear—just hurried on to his death.

"'Low me to assist you!' he sez, sassin' up to the fence and holdin' out his grimy hands to Honey. There ain't no tellin' how astonished she was to see him, but she answered like she had ice in her mouth: 'Thanks; I don't need your assistance!'

"'Excuse me!' sez he, standin' aside and waitin', like a blamed fool.

"I laid down and rolled on the ground, laughin' at 'em. He kept on standin' with his head bowed, as if he was waitin' for the benediction in church, and she kept on settin' like a mad, young hawk that has been caught on a limed twig. Finally, he looked up and seen two tears on her face shinin' like dew on the rose—them were his own words, Mister, and as good poetry as I ever heard on the subject—and he 'lowed to me afterwards that the sight just naturally busted the draw-string of his feelin's so he wa'n't responsible for the way he reached up and snatched her off the fence before she knowed it. The first thing she done was to look down at herself and bresh her waist on both sides where his hands had tetched her. Lord, sir, a woman knows a thousand ways to make a man feel bad and beneath her when she takes a notion to cast him down.

"'I beg your pardin, Honey,' sez Jim, very humble, not thinkin' till that minit of his nasty hands.

"'I don't know you!' sez she, still fluffin' and fixin' herself, but not lookin' at him.

"But he seen the little rose wreath on her brow again, and he laughed sorter darin', and he sez: 'Yes, you do know me, Honey; we been knowin' one another by heart ever since that mornin' in front of Stallins' store, and, all this time, I been waitin' for you to make up your mind to me.'

"'I don't know you!' she fired back at him again, tryin' to git past.

"'Yes, you do, darlin'!' sez he, ketchin' her by one hand, while she swung back from him and helt to the fence with t'other. 'Sometimes in church I have felt your eyes blessin' me with what we both know when you thought I didn't see you. And, sinner as I am, I wanted to drop on my knees and thank God for what was waitin' for me in your heart; and sometimes, when we have met out there in the big road, and you turned away your head so quick, 'twa'n't just pride, but you knowed, if you looked at me, I'd kiss you by sight, if I couldn't git closer. Forgive me them foolish bets and say you'll have me, Honey!'

"Well, sir, I don't call that cheap courtin' for a man like Jim. He had made the bets, and, bein' honest, he was obleeged to stick to 'em, whether he got the gal or not; and, for a minute, I thought sho' he'd make it as she stood there before him with her white bonnet hangin' back like a pair of folded wings behind her head, and her blue eyes fixed on his face, and her lips parted to answer him kindly. But, just then, he brung out that about kissin' by sight, which was a mistake. Every woman knows a man kin do it, but nary one of 'em is willin' to admit it. So, at that, Honey flared up.

"'Yes!' sez she, 'I do know you for an impudent upstart, and if you git married by Christmas it won't be to Honey Beams!' With that, she flirted back over the fence as if it was smooth ground, and hiked off down the road before Jim could come to.

"Things was worse 'an ever after that; but about this time the revival at old Zion Church come on, and we were so busy gittin' shed of our yearly burden of sins that we forgot all about their cat-fightin' courtship till it was p'inted out one night that Jim Bledso was the only man in church who was neither converted nor under conviction for sin. The women 'lowed that Honey was the stumblin' block in his way. Partheny Sockwell went so fur as to call her the millstone around his neck, and she told Honey to her face that she'd better be in the bottom of the sea, accordin' to the Scriptures.

"At last, old Missus Lovin'good waddled way down to the back bench, where Jim was settin', lookin' the very spit of a young Satan. Everybody turned their heads (for a man gits to be mighty prominent when he is the only professin' sinner in a company of newborn saints), and Jim turned red as a beet. But, all the time, it seemed to me I could see the devil workin' up in him as the old lady set there beside him, wavin' her turkey-tail fan and exhortin' him. And the minute that she stopped to draw breath, it come right out.

"Missus Lovin'good Waddled Back and Brung Her that Word from Jim"

"'You air right, Missus Lovin'good,' sez he. 'If ever a man needed grace and forgiveness it's me. And I may die and go to torment before mornin'; I ain't been feelin' well to-day. But I don't keer what becomes of me if Honey don't. If she'll show some interest in my salvation by astin' me to the mourner's bench, I'll go, and I'll stay there till I git religion, if it takes me till daybreak. But I ain't comin' a foot unless she asks me.'

"Pappy, I Lay You *Three* to One that She Marries Me Before Christmas"

"Well, sir, Honey was head of the choir, as I told you, and she was just fixin' to raise the tune to 'Come, humble sinner, in whose breast a thousand fears revolve,' when Missus Lovin'good waddled back and brung her that word from Jim. Nary one of us doubted that she'd go to him, it bein' the custom among the gals to look after the speritual welfare of their lovers at sech times. But I'll be golldern if she didn't shet her mouth and refuse to sing even the invitation to sinners. Just flung up her head and 'lowed she wa'n't Jim Bledso's g'ardi'n angel, and it wa'n't none of her business what become of him. Jim heard her, riz, and started for the door.

"'Tell Honey I don't keer what becomes of me, neither, and I'm headin' straight for the dogs, and I ain't aimin' to hold up till she asts me!' he sez to Joe Stallins as he went out, so loud we all heard him. The pore gal turned pale, but she wouldn't give in, and it just naturally broke up the meetin', there bein' no material left to work on.

"Never before nor since have we had sech a full-fledged, allfired sinner in this Valley as Jim was when he turned loose. It takes a right smart talent for a respectable man (and, up to that time, he'd been as respectable as any saint we had) to skeer a whole community to death tryin' to git into Hell. But he done it. He neglected his farm, and spent his time playin' cards, fightin' and drinkin'. And, when he was about three sheets in the wind, he'd ride up and down the Valley yellin' till it made your ha'r set up to hear him. He got so bad that even the women wouldn't speak to him. And that's about as low down as a man can git, I reckon for, as a rule, nothin' appeals to the innocent mind of a good woman like a bad man. She's got an eternal missionary zeal towards him, and the better she is, the more pleased she is to have him court her. I don't know why, unless his wildness sorter makes up to her for her tameness.

"Things went on this way till the day before Christmas. Then, Honey and Jim met at my house by accident. She had come to bid me to their Christmas dinner next day, and, while she was standin' before the fire, in walked Jim about half tight. He leaned agin the door-jamb a minute and looked at her like Lazarus might have looked at Queen Mary if she'd been passin' that day he lay outside the gate so sick of his sores. It was sech a hungry, prayin', dyin' look. Then he caught both her hands in his'n and cried to her:

"'Honey, Honey, ast me to stop! It's like the bets. I have swore my word and I'll have to keep it. But, if you'll just so much as nod your head, I'll never tetch another drop, whether you have me or not!'

"Well, sir, do you believe she'd do it? Stood there starin' at him as if she'd been turned to stone. And I seen what Jim saw hisself, that she loved him enough to die for him, but she was made so she couldn't give in. He let go her hand, pale and sober, bowed his head and went out of the door as if he'd been condemned to hang.

"The minute she heard the latch click, Honey dropped on the floor, clasped her hands, begun to rock herself and cry.

"'Don't cry, Honey!' sez I.

"'Oh, Pappy!' she sez, 'what do you think he'll do now?'

"'I don't know,' sez I; 'to-morrow is Christmas Day, and he's worried about them bets he'll have to pay then. And I reckon he'll have to keep on drinkin', and it wouldn't surprise me to hear that he'd been flung from that wild horse he rides and had his neck broke.'

"At that she laid her head on the floor, and I was ashamed of myself.

"'Don't take it so hard, Honey,' sez I again. 'You can't help bein' a female, and Jim can't help bein' a fool. Both of you were born that way, and you'll just have to get used to it.'

"To tell the truth, I was nigh distracted myself. I can't b'ar to see a woman cry, and that gal kept it up like a wildcat for an hour. Finally she stopped, looked at me settin' there frownin' before the fire, and sorter laughed. There's two kinds of female hysterics, Mister—the cryin' kind and the laughin' kind. So I kept on my guard, not knowin' but what she was takin' the ha-ha's. But she wa'n't. She set there on the floor, cleanin' off her face with her handkerchief and givin' out giggles, every now and

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"But, Just Then, He Brung Out that About Kissin' by Sight"

THE MASTERY OF THE PACIFIC

PORTLAND—BY SAMUEL G. BLYTHE

THEY invented roses in Portland, Oregon, and they invented crawfish yes, cra-W-fish. It is all right about this crayfish business. That is the way a Nature-faker would spell it, getting his knowledge out of books, but in Portland, where they know about cra-W-fish, have a long and very intimate acquaintance with the numerous and interesting Cambarus Affinis family, including Mr. and Mrs. Cam and the whole tribe of little Affinises, they say cra-W-fish, which settles it for these purposes and for this time.

They invented roses. Many an Easterner, who thought he knew something about the Queen of Flowers, has incautiously ventured an opinion in Portland or indicated a preference for a variety, only to be squelched by the merest child within hearing of his voice and convinced that sunflowers and ragweed are about where he gets off when it comes to floriculture. Many an anæmic youth, who has paid two dollars apiece for American Beauties along about Christmastime, to the detriment of his credit with the landlady, has fondly imagined that he was laying at the shrine of his inamorata the fairest flowers that blow. In Portland they say: "American Beauties? Oh, yes, rather decent sort of a flower. Valuable for their long stems, you know, but nothing extraordinary. Come out to my garden, and I'll show you ——"

And you go out to the garden and they show you—show you more kinds of roses than you ever imagined existed, show you rows and rows of blooms that you never heard of, and then apologize because the climatic conditions, at this particular time, have worked unfavorably on some of the choicest specimens.

The City of Rosiest Roses

EVERYBODY in Portland raises roses. It is a city fad. They have rose clubs, and rose societies, and rose exhibitions, and rose days. As you walk along the residence streets, the perfume from the gardens reaches you. On every lawn roses of every color nod to you. The men wear buds in their buttonholes. The women fasten great bunches in their belts. It is the Rose City.

The climate suits their culture. They have roses all the year around. The rose shows are features of the life. For weeks before the exhibitions they watch and nurse their choice ones, as if they were children, putting shelters over them if the sun is too hot, and finally, when the day for the show comes, bringing enormous bunches to lay before the judges. A few days after the exposition opened, two years ago, they had Rose Day. It was in June and the roses were at their prettiest. They piled in one great heap that day more than half a million roses, of all kinds and all colors. It was the most marvelous exhibit of the entire show. Half a million roses, you love-lorn youths, who mortgage your future to get half a dozen once a week!

And crawfish! Portland is the home of the crawfish, the original abiding place; all others spurious and mere imitations. To be sure, they make a crawfish bisque in New Orleans that has attained some celebrity, and at one or two other points they manhandle him in an amateur sort of a way. They treat crawfish with loving kindness in Portland, treat them as friends and brethren, and eat them as universally as they grow roses, which means that everybody eats them.

The crawfish resembles a lobster that had to be raised in an incubator. It is not a prepossessing shellfish, lacking the frank, open countenance of the oyster and the calm dignity of the clam. It is a jolly little affair, with apparently no other aim in life than to be enjoyed in death. "Had any crawfish yet?" the Portlander asks the visitor.

"No; what are crawfish?"

Editor's Note—This is the fourth and last of a series of papers by Mr. Blythe on the struggle for supremacy among the Pacific Coast cities.

The Business-Heart of Oregon

"What are crawfish? Great Heavens, you do come from back East, don't you? Why, crawfish is the distinctive dish of Portland. Better go and get some."

So you go. It doesn't make much difference where, for they sell crawfish on about every corner; but there are one or two emporiums where they make a specialty of the toothsome crustacean, as Vice-President Fairbanks would say, and you get into one of those.

The waiter doesn't ask you what you want. He asks: "How many?"

"How many have you got?"

Then he stares at you superciliously, for he knows you are a crawfish stranger, and asks again: "How many?"

You are helpless. For all you know a crawfish may be as big as a Dungeness crab, and you remember the time in Seattle when the Honorable Jacob Beidler, of Ohio, ordered a dozen of those, being hungry, and it took three waiters to freight them in.

"How many do they usually order?" you ask.

By this time the waiter's superciliousness has turned to scorn. You are so much of a tenderfoot that it scarcely pays to bother with you.

"Some," he says, "order twelve, and some eats two dozen. An order is six."

"Bring me six."

He comes in presently, with six condensed lobsters, the biggest glass of water you ever saw and a towel. He puts these on the table in front of you and backs away.

You feel your utter incapacity. How do you go at them? There is no nut-cracker to break the shells, and what under the shining sun is the pail of water in the enormous glass for? After you have gingerly picked up a crawfish and looked it over the waiter relents.

"Break it with your fingers," he says; "and watch out for the dead man."

"The dead man?" You jump up, frightened.

Then he laboriously explains that the little black thread you observe running through the lump of meat you extract from the crawfish's tail, after you have shelled it, is the "dead man." If you eat it you are likely to have ptomaine poisoning. He shows you how to get it out. You mess around with the first six before you get the hang of it, but if you are reasonably expert with your fingers you are a journeyman by the time the platter is cleared.

Then you begin to smack your lips and taste. The mechanical operations have hitherto attracted your entire attention. "Tastes like sauterne," you say.

"Yes," your wise friend tells you. "They are stewed in sauterne."

"And pepper?"

"Exactly; they put red pepper in the sauterne."

The second six you enjoy, and, after that, you are a crawfish-eater.

There is still a problem remaining. What shall you do with the massive glass and the pail of water it contains? You look around the room. Then it dawns on you. The water and towel are for bathing purposes. You have been cracking the crawfish with your fingers, you remember. So you take your bath and pay your check. You have eaten Portland's chef-d'œuvre.

Morrison Street, New Retail District

Once in a While it Rains

CASTING up thus far for Portland, we have superiority in roses and in crawfish. That is not all. Portland excels in another particular. Should you feel the need of a little rain, you can always find it. There is none of this arid dryness—found elsewhere on the coast—that turns the trees to a rusty gray and makes dust that flies in clouds every time the wind blows. You can be reasonably certain your furniture will not check or your roses die because there is not enough moisture. Nor will it be necessary to sprinkle the lawn every night to maintain even a decent pretense of turf. It is quite likely it will rain nearly every day. Some days it will rain all day.

Still, that doesn't bother Portland. They are a trifle more veracious than the Seattle people, who admit they have a "little rain" up there on the Puget Sound. A real Portlander, aiming to give you the facts, will say Portland has "some rain." That is true. It does have some rain, and then some. It isn't a disagreeable rain in most seasons of the year. It is a nice, gentle, friendly sort of a rain that drops in casually just to see that things are going all right and quits when it is satisfied the foliage has enough of a bath. The place is like a beautiful house with a leaky roof.

Envious folks along the coast speak of Portland people as Web Feet. That is not true. Men who have lived in Portland all their lives insist there isn't a web foot in the place, except on the ducks. And, so far as the rain is concerned, it is all a part of the general scheme. Nobody minds it. Unless the downpour is particularly heavy the real Portland people stroll about careless of what is happening. However, it rains. In fact, it may be said it generally rains in Portland except when it isn't raining.

But, as the Portland people observe, it is great for the vegetation. Portland is always green and always beautiful. It is a city of detached houses, surrounded by flowerbeds and great trees that look as if it were always spring. The lawns are vivid. The hills that surround the city form a semicircle of verdure that is relieved by the snow-capped mountains farther back. A drive up to Portland Heights and a look over the city below and the mountains above would make a poet out of any man, especially if he had a Portlander along to explain, for all Portland people are poets themselves, when it comes to enumerating the charms of their city

They do it in sonorous blank verse, filled with happy similes and local color and sprinkled with that most favored of phrases, "finest in the world."

They are all boomers. Everybody in Portland is for Portland so hard that the town seems like a mass-meeting all the time with all the speakers saying a few words for the place. If you stop a citizen on the street and ask him the way to the Oregonian office, he will tell you most courteously, and then, ten to one, will hand you a leaflet that shows the advantages of Portland as a place to live in, to do business in, to work in or, if worst comes to worst, to die in. The city is energetic and wide-awake. It does things.

Take that instance of an exposition. There have been expositions since the Portland one, and there were several before. All of the others were predicated on the proposition that they would pay well those who invested in the stock. Since the holding of expositions became an industry, aided and abetted by the Government, because Congress hasn't the nerve to stop giving them money, there has been but one exposition that went through without a fluke, that was ready when the gates were opened and that showed a profit after the gates were finally closed. The Portland exposition was made in Portland, and was carried on by Portland men. It was pretty, compact and excellent so far as it went. That is not all. The people who invested in the stock of the exposition not only got their money back, but were paid a large dividend. Portland put up a mark in exposition-giving for all the country to shoot at and, from present indications, nobody will hit that mark for some time.

It is obvious that a body of men who can do a hitherto impossible thing of this kind can do other things. It is obvious, also, that the public spirit that made the exposition a success, and the good management—due, of course, largely to Mr. Goode, who is dead, and who was one of Portland's most capable citizens—can do as much for Portland as they did for the show. That is what is being accomplished. They have a commercial club that is organized to boost Portland and that reaches out into the surrounding territory to bring business to the city. "Get business!" is the battle-cry. They tell you of the wonderful growth in population, of the increase in real-estate values, of the improvements going on and contemplated, of the miraculous expansion of trade in every branch, and they are so insistent and so enthusiastic about it that their fanaticism becomes infectious, and you find yourself cheering for the city before you have been there half a day.

What Portland's Growth is Based On

THEY hand you facts that are as convincing as they are astonishing. Portland, they assure you, is one hundred and twenty miles from the ocean on the Willamette River, twelve miles above the confluence with the Columbia. It has the largest fresh-water harbor on the Pacific Coast, and to its wharves come the great freight steamers of all the world, to take to the Orient the produce of the vast and fertile country that is tributary to the city. They show you that the Columbia River gorge is the only way trains can reach the coast on a down grade and that Portland is at the centre; the confluence of the Willamette and Columbia. There is a regular and extensive water communication with most of the State of Washington, with many cities in Oregon, including Astoria, the Dalles, Corvallis and Dayton, with Lewiston, in Idaho, with the Pacific Coast, Puget Sound and with the principal ports of Central and South America, Japan, China and Siberia.

The marvelous forests of the country back of Portland contribute to her prosperity and make her commerce astounding in its volume of lumber handled and exported. Portland's mills will cut, in round numbers, this year approximately seven hundred and fifty million feet of lumber, which is a pile of boards that will give any person

Roses and Cottages. There are Many Miles of Roses Like These in and About Portland

A Rose-Tree Walk

pause, especially if that person has made a foray into the lumber market recently. Of this tremendous quantity of lumber, Portland exports a large amount to the Far East, and sends hundreds of cargoes to coast points. The rail shipments are enormous, also. The city is the largest lumber-distributing point in the world.

Lumber is not the only string to Portland's bow, for the city has grown to be one of the great wheat-distributing points, also. It ships more wheat and flour than all the other cities on the Pacific Coast combined. At her docks the great vessels take on wheat and flour for Liverpool, Hongkong, Manila, Central and South America, Vladivostok and Australia. Most of the wheat raised in Oregon, Idaho and Eastern Washington comes to Portland. Statistics in bushels for 1907 are not yet obtainable, for at the time this article is being written the wheat is not all in; but, each year, the commerce grows until Portland is now the third wheat-shipping city in the world.

When you have assimilated this information the Portland people show you a few other things that cause you to consider carefully any claims the other cities of the coast may have for the mastery of the Pacific. They show you that Portland is second in wholesale trade on the coast, and first in the distribution of agricultural implements; that its death rate is but 9.5 a thousand; that it has more than two hundred miles of interurban electric lines; that it is the northwestern terminus of the Southern Pacific, the coast terminus of the Union Pacific, the terminus of the Oregon Railway and Navigation Company's land and water lines; that one hundred and twenty million dollars of new construction and betterments of the lines converging there are now in process of construction; and then, after you are dumb and dazed by this catalogue of prosperity, will come the climax—the grand, spectacular, set piece with which the exhibition is concluded.

"Portland," you will be told, "is growing more rapidly than any other city in the United States."

"Oh, no," you say, "that cannot be so."

That is what the Portland boomer is waiting for. He takes from his pocket the compilation of the Construction News for the year 1906, and shows you the figures. There they are. Portland, last year, gained three hundred and nine per cent. in the construction of new buildings, and the nearest competitors were Tacoma, which gained one hundred and eleven per cent., and Duluth, which gained one hundred and ten per cent., while a number of other cities lost.

Of course, the total growth for 1907 will not be known until the year ends, but you are assured there is more building in progress this year than there was last, and after you look around a bit you will believe that, for you see new buildings going up everywhere. This means that in 1906 Portland built two hundred and seventy-eight new buildings at a cost of $1,087,769, over two hundred and thirteen buildings in 1905 at a cost of $267,106.

The city is well built, compact, clean and attractive. The streets are wide and excellently paved. The public buildings are ample and substantial, and there are many business blocks that compare favorably with any similar structures anywhere. The water, clear and pure and cold, comes from a stream thirty miles away that rises on Mount Hood. The residences are distinctive, the shopping districts animated and the lawns and flowers are glorious.

As soon as you get to the city you hear of Hood River Valley fruit. Many Portlanders have fruit farms up in the hills that they carry on as side lines. They raise apples, strawberries, plums, peaches, grapes, pears and cherries, and they exploit the virtues of their produce to all who will listen.

"Strawberries?" they say. "Pshaw, you never had any strawberries. I'll send you some to-morrow."

To-morrow comes and with it the strawberries. I saw some as big as apples. I don't dare say how few it took to make a quart. Maybe it was one and a half, perhaps two and a half. Anyhow, they were the biggest things in strawberries I had ever seen, and the wonder of it was they tasted like strawberries, juicy and delicious. They tell you, too, how their apples go to all the crowned heads of Europe, how their prunes are on every boarding-house table, and how it is possible for a man who has enough money to get a foothold on any of the land there to arrive at affluence in a few years by setting out fruit and working now and then on the patch.

They are long on scenery, too. The city is built on sloping ground, with the river running through the middle, almost. On one side there is a range of hills, so green they look as if they were painted. These are about one thousand feet high. Then looking off over the hills the Cascade Mountains can be seen and, when it is not rainy or foggy, the snow-capped peaks of Mount Hood, Mount Ranier, Mount Adams and Mount St. Helen's. "Look at those," says the Portland man, with a comprehensive sweep of the hand; "where on the face of the earth can you find any scenery to beat that? And here you are, looking at it from the porch of a modern hotel."

There isn't any particular answer to that sort of an exordium, for, although there are plenty of cities in the West where the mountains can be seen, there is no city that has the beautiful setting Portland has. All in all, with her flowers, her rose gardens, her green trees and greener lawns, her mountains, and her sparkling river, the city is as pretty as a painted one.

A Four-Cornered Struggle for Trade

LIFE in Portland is reasonably strenuous—that is to say, while the business men hustle commendably in business hours, they take time to have fun, also. They use an hour for luncheon and they knock off early enough in the evening to have a few minutes together before they go to dinner.

They are all proud of Portland and much interested in her welfare, but they can think of something else besides Portland—provided no strangers are present.

When one takes a rapid review of the city and discovers that the population in 1880 was but 17,577 the predictions for the future are easy to make. The population now cannot be far from 175,000 and the growth is rapid. Inasmuch as the manufacturing is expanding as rapidly as the population, and the commercial organizations of the town are striving for but one thing—the increase in the business of the city—and working together admirably, there is no doubt that Portland will dispute vigorously with Seattle and Los Angeles and San Francisco for the control of the trade with the Orient that is so much desired.

So, in the coming fight for the mastery of the Pacific, Portland must be reckoned with—Portland, with her rain, her roses and her crawfish.

"Aw, break off the claws. Never mind your hands. You can wash them afterward. And that little lump of meat in the tail is the sweetest part of it. But look out for the dead man!"

Look out for the dead man! Good advice, but useful only in the crawfish palaces, for the rest of Portland is alive, joyously, exuberantly alive.

A Group of Sailing Vessels in Portland Harbor

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GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, SEPTEMBER 21, 1907

Richard Mansfield

CRITICS used to discuss whether or not Mansfield was the best American actor, as though that were the important fact about him; but however that question is answered now is quite immaterial. His death impoverishes the stage as that of no other actor would. He delighted to think, and understood that delight in others. What he did was always interesting, and to consider what he would do next was an interest in itself. Often there was more intellectual stimulus in merely reading his announcements for the season than in the ordinary play. It was not by chance that he pioneered the Shaw drama — which finally demonstrated to more commercial managers that the number of people who will go to a theatre to have their brains titillated, while less than the number who insist upon an emotional appeal, is still very large.

As an actor Mansfield consistently followed his highest interests, constantly sought to produce something worthy. Side by side with him, at times, histrionic talents which may have been equal to his were squandered on the sorriest rubbish because it would pay. The stage can ill spare Richard Mansfield.

The Theatrical Ultima Thule

BEHOLD Cinderella come into her own, and be of good cheer! No longer does Vaudeville humbly inhabit the cast-off houses of the drama, and exhibit at "ten, twenty, thirty," with hats worn and smoking permitted in the gallery. You find her in the very newest, gaudiest, most especially constructed theatre, at a dollar and a half for the best seats, and not enough to go around.

Watch, now, the little five-cent theatre with its motion-pictures — which is to vaudeville what that once was to the legitimate. There is no waiting, no delay, as the gentlemanly barker assures you. Drop in any time, take your nickel's worth of amusement, and drop out. This is even better than vaudeville. We expect soon to hear that they are tearing down the Times Building in New York and the Palmer House in Chicago in order to erect truly palatial motion-picture theatres, where the price will be two dollars, and one must apply a week in advance to get seats. A generation hence the biography of a great prima donna will say: "Her matchless voice having been developed to perfection by several years in grand opera, she was called to the vaudeville stage. Here her success was so overwhelming that, after only two seasons, she secured an engagement to sing the interludes at motion-picture shows — a height never before reached by one of her years." Or, of an actor: "Graduating from vaudeville at forty-two, he triumphantly completed his artistic career by posing for moving pictures. It is sufficient to say that, during the last eight years of his life, he never posed for any rôle less important than that of the Cabman. He frequently dined at the White House, and the Emperor of Japan gave him a gold soup-tureen."

Such is the success of histrionic art when proffered in convenient doses, to be taken at ease.

Mr. Rockefeller at Ninety-three

WE REJOICE in the declaration of his family physician that John D. Rockefeller should live for at least twenty-five years more. Aside from the inspiring example offered by Mr. Rockefeller's indomitable mental and physical activity and by an optimism which refuses to be soured, even when presented with a judicial lemon in the shape of a twenty-nine-million-dollar fine, there is implied by this prophecy of a quarter of a century of continued enjoyment of life, a change of front on the part of Mr. Rockefeller which cannot be without important educational advantages to the country at large, to say nothing of possible material benefits to Mr. Rockefeller's contemporaries.

These facts, we must believe, are obvious to no one else as to Mr. Rockefeller himself. In the sixty-eight years in which he has stored up vitality by vigorous and whole-souled application to the particular game in hand, whatever it might be — whether gobbling little oil gushers or whacking the golf ball — he has learned that to know what is going to happen just a little before any one else knows it is the secret of human happiness — conceding human happiness to be synonymous with the fulfillment of one's wishes. So he has taught himself to be a good guesser.

That being so, it is patent that, in imagination, at least, Mr. Rockefeller already lives and plans years ahead of the rest of us, and for the sake of pride in himself as a guesser, if for no other reason, is already preparing for a triumphal emergence from conditions against which the policies and methods he has employed during the past twenty-five years would avail him little, if anything.

Whatever Mr. Rockefeller's private views of the equities in the case of the People versus the Corporations, his public attitude in the years to come, as has been shown by his attitude in the years that are passed, will be to make use of the laws, rather than to combat them. Whether or not the decision of Judge Landis be made abortive or the fine reduced, Mr. Rockefeller must see in the fact that such a decision has been rendered a state of the public mind toward the broad question of the trusts which will not be quiescent until more equitable relations between the Corporations and the People are established by laws which can be, and are, enforced.

As a man of rare good sense, then, Mr. Rockefeller is more than likely to adjust himself to the new arrangement according to that same philosophy of life which is largely responsible for his physical vigor to-day and which lends to his behavior at least the appearance of good grace.

A Tax Pointer

"THE assessed value of land alone, exclusive of improvements, in the city of New York is greater than the assessed value of all the real estate, improvements included, in the State of Pennsylvania, and nearly twice as great as the value of all the real estate, improvements included, in the State of New York outside of the city. The assessed valuation of land for six square miles of Manhattan in the neighborhood of Central Park is greater than the assessed value of all the real estate in the State of Missouri."

So says the president of the New York City tax board in his latest report; and we earnestly commend the statement to the consideration of all those persons, whether official or lay, who are studying the troublesome subject of taxation.

The city of New York created every dollar of that enormous value. The share that any individual real-estate owner had in its creation is relatively very much smaller. And, while the city is creating this vast wealth for individuals, it is anxiously seeking money to pay its running expenses. Try to imagine a man who produces a million dollars a week and has to borrow money to buy flour and bacon.

Various expedients to recover for the people who actually make it some share of this immense increment have been suggested, and even tentatively practiced — as in levying a graduated percentage tax upon the increase in value between each recorded transfer. In nearly every American city tax experts toil over schemes — mostly impracticable — to uncover tax-dodging personal property or get a few thousand more out of dog licenses, and will not look at this gold mine of realty increment.

Financial Inadvertence

WE REGRET to hear that the New York traction system is to be reorganized. We judge that it must tend to alarm innocent investors in the four hundred and seventy-five million dollars of securities which the system has issued.

There is a large amount of underlying street railroad stock, solemnly guaranteed to pay seven per cent. yearly dividends, and doubtless extensively purchased by innocent investors on the strength of that guaranty. But the seven per cent., it is said, was a sort of inadvertence. The gentleman who fixed that figure — before selling — guessed wrong. It ought to be only five per cent., or four. Similarly, it is discovered, by careful afterthought, that the four hundred and seventy-five millions of securities are too many by a hundred million or so.

So the innocent investor, according to the Street, must expect soon to be addressed by a reorganization committee to the following effect: "We find that the capitalization was quite erroneous. There isn't actually any seven per cent. or any four hundred and seventy-five millions, those numbers having been inserted inadvertently. Therefore, we must wipe the slate and figure again. Kindly send in your securities, and, in due time, we will forward you some others, which, we hope, will have some substantial relationship to the values which they purport to bear — but on that point, of course, you must take your chances. To err is human."

Far be it from us to suggest that the traction gentlemen would willfully do anything that tended to the commission of the unpardonable sin of alarming innocent investors. They must see, however, that persons who bought a seven per cent. that turns out to be only a five or four per cent., who took a share in a four-hundred-and-seventy-five-million-dollar pot which turns out to be only three hundred million, may reasonably feel somewhat annoyed, if not actually alarmed. If the protests are too strenuous, they can, of course, blame it upon the heinous courses of the Administration.

Our Naval Plans

THE prevailing view seems to be that in sending a mighty battle fleet to the Pacific Coast and thence, possibly, around the world our purpose is the entirely peaceful one of impressing foreign minds with the fact that nobody can lick us. We desire friendly relations with Japan, but wish that amiable kingdom to make no mistake concerning our ability to knock her into a cocked hat. Having the kindest regard for Italy, say, it is important she should comprehend, from an impressive object-lesson, that she would stand no show whatever against us on the sea. Even in England, lapse of time and multiplying commercial ties may have dimmed recollections of '76 and 1812, and we should set the beloved mother country to cogitating upon the events immediately following those dates.

Such appears to be a fair consensus of opinion concerning our naval plans.

High authorities say a powerful navy is the strongest guaranty of peace. It follows logically that, to exhibit the navy under foreign eyes and noses, makes the guaranty more binding. Suppose Germany entertained a notion that we were faking about the strength of our navy. According to the doctrine that peace is preserved by preparedness for war, that astute nation would promptly pick a quarrel and attack us. Hence we ought to send our warships where Germany can see them — flying the peace-inspiring motto, "40 — count 'em — 40!"

A high degree of cockiness is said to be necessary in a truly great nation; but, sometimes, we doubt it. Carl Schurz's description of the rebel soldiers who deserted to the Union camp at Chattanooga merely because they were cold and starving — with only the vaguest notions as to why they left home to tramp with naked feet and famished bodies, be maimed and killed, except that it was a "rich man's war and a poor man's fight" — is the essential picture of war in all times. With rare exceptions it has been the great man's war and the poor man's woe.

To read any true account of war makes one so very peaceful that he would promptly hit with a brick whoever dares discuss that subject in mere glib terms.

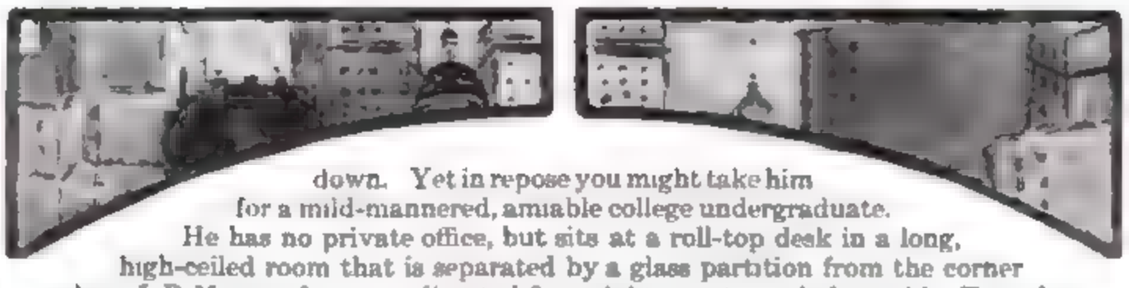
An Express Statement

PRESIDENT Thomas C. Platt, moved thereunto by protesting stockholders, has made a statement of the business of the United States Express Company. It is very interesting reading. "The company's capital," says Mr. Platt, is "of the nominal par value of ten million dollars; but no such sum was ever subscribed." And further on: "From time to time, the company has saved out of its net earnings, over and above its dividends, until it has accumulated property amounting to $9,622,803." This is the exact amount of its net assets at the present time — all saved out of earnings, over and above dividends. One-half of these assets, says the president, were accumulated since April, 1901. During those six years the company has paid $2,400,000 in dividends, and accumulated surplus to the extent of $4,800,000. Hence its average net profit has been $1,200,000 per annum.

In 1887 the company bought out the Baltimore and Ohio Express Company. "What was purchased," observes Mr. Platt, "was, in effect, the privilege of transacting the express business over the lines of the Baltimore and Ohio Railroad and other lines for thirty years." And for this privilege Mr. Platt's company paid $2,500,000 and a percentage of net earnings. The accountants consider the unexpired term of this exclusive contract worth $1,016,667. If any one doubts that it is worth that much, let him send an express package over the Baltimore and Ohio lines.

In its exclusive contracts with other railroad lines, the consideration paid by the express company consists of a percentage of the earnings of the business. It goes without saying that the railroads find this percentage ample compensation to them for the transportation service which they render. Unless a large part of the remaining profits, absorbed by the express company, are just plain graft, we are unable to comprehend them.

WALL-STREET MEN



down. Yet in repose you might take him for a mild-mannered, amiable college undergraduate. He has no private office, but sits at a roll-top desk in a long, high-ceiled room that is separated by a glass partition from the corner where J. P. Morgan for years dictated financial terms to a whole world. From his chair he can see both Broad and Wall Streets. The shadow of the bulk of the Stock Exchange falls across his floor and the din of the great financial highway reaches his ears. He is director or trustee in fifteen different institutions, ranging from Vassar College to the giant United States Steel Corporation, mother of trusts, of whose finance committee he is chairman. Here he "sits in" with the masters of the big game, H. H. Rogers, H. C. Frick, George F. Baker, the banker, and Henry Phipps, the master manufacturer. Some of them are almost old enough to be his father. He is also chairman of the finance committee of the Harvester Trust. You see, he has always had a weakness for trust finance. Mr. Perkins has a beautiful country home at Riverdale, which is just beyond Yonkers. Here he has a stable of fine blooded horses, for he takes great pleasure in riding and driving.

About the New Mr. Perkins

NEARLY every business morning you can see a lithe, well-built man, clad in gray or blue, walk briskly up the white steps that lead to the offices of J. P. Morgan & Co. at Broad and Wall Streets. His eyes are clear and brown, his jaw is firm, and, although the wrinkles have crept up to his forehead, there is almost an air of jaunty youth about him. For this is the new George W. Perkins, emerged from the turmoil and stress of insurance investigation, now come to his financial own again, and secure in his place as the most remarkable young man in Wall Street. Many things happened to him during those two years of travail, none more remarkable than the discovery that he had a voice for publication. He is now the official spokesman for the great house which for decades has been the very hub of the world of finance.

For years Mr. Perkins labored under the handicap of being called a Boy Wonder. He did amazing things, and the world said: "Marvelous, and for one so young!" Although he is forty-five, Wall Street still calls him a "young man," and always will. His real career might aptly be called an epic of increasing salary, because, when it comes to salary, he holds the world's championship record. At sixteen he was a clerk in a life-insurance office making six dollars a week. At twenty he was an agent making $2500 a year. He had a persuasive way, and it was said of him that he could make a mummy take out a policy. When he was twenty-six his salary was $15,000 a year, and in three years it had grown to $25,000. He had scarcely passed thirty when he was a third vice-president of the New York Life Insurance Company with a yearly income of $75,000. Then it was that he heard the siren call of Wall Street, for at thirty-nine he was made a partner of J. P. Morgan, one of the golden goals toward which the youth of Wall Street had strained. But he still kept the insurance presidency, and his financial straddle of those two jobs came near being his undoing. But that is another story which a merciful past now shuts out.

Somebody once said of Mr. Perkins that he was a human cash register constantly pounding out money. When he was debating about going into Wall Street, President McKinley, who was a close personal friend, said to him:

"Don't go into Wall Street. They will break your heart down there."

When cynical Wall Street heard of this remark it grinned and said:

"It is more likely to break your bank-account." But it didn't. To-day Mr. Perkins is a real power among the powers that be. Behind his remarkable rise is a wonder-story of dazzling success, the product of an astonishing genius for organization. I asked him the other day what rule he had laid down for the working out of his career, and he replied:

"Simply this, I keep busy all the time."

He is a bundle of nervous energy. He works on his feet. In talking, dictating, arguing, he paces feverishly up and

Jim Hill's New Story

JAMES J. HILL dropped into Wall Street the other day with his usual cargo of horse sense and a new story. The story was told in response to a query by a friend on the market and money conditions, and here it is:

An old prospector in Nevada owned a couple of claims that he wanted to sell. A prospective buyer came along, inspected them and said that they looked good to him. But the old prospector wanted fifty thousand dollars for the claims, which was more than the stranger would pay. The visitor remained on the scene. He ate the old man's fried bacon and *frijoles* and slept in a corner of his shack. On the fourth day he said he had to go, although he had not succeeded in getting the miner to reduce his price one dollar. As he was mounting his horse he made a final trial, for he said:

"Now, on the square, what's your bottom figure?"

"Wal," said the old man, "that depends on what kind of money you mean."

"What kind of money?" asked the buyer. "Why, how many kinds of money are there?"

"It's like this," was the reply. "I like you and I'll do business with you. You can have the claims for $49,000 if you take them on bond and option. If you want them for cash you can take them for fifteen dollars' worth of canned goods."

Fun and Frolic on 'Change

THE daily life of the members of the New York Stock Exchange is not all grind and trade. There are lighter moments. Sometimes the spirit of fun rules that seething "Floor" where the ticker is fed with the fateful marks that spell ruin or fortune. In the old days it was the custom to haze every new member. The grilling they got was as swift as the initiation of a college fraternity. One of the favorite stunts was to strip the novice of his clothes.

Once a certain broker who was about to become a new member decided to foil the hazers. He got a new suit of clothes, but had the various sections of it stitched together so that they would readily come apart at the slightest pull. It appears that the members of the Exchange heard of his little scheme, so when he appeared on the floor the first day he was not molested. The following day he came down jauntily in a new suit and boasting that he had escaped the usual initiation. But his colleagues were laying for him and they sent him home in rags.

The Money Kings of To-morrow

EVERY once in a while Wall Street stops chasing the dollar for a minute and asks itself the question: "Who will be the kings of to-morrow?" It is indeed a pertinent question. The figure of J. P. Morgan is fading from the market-place; H. H. Rogers is slipping on to "Pier Seventy"; Jacob Schiff is merging into old age, and although John D. Rockefeller claims to have a new lease on life, there must be an inevitable succession in the stewardship of Standard Oil.

The heirship is not widely scattered. Some promising young men are training for the big Wall Street stakes. Chief among them is J. P. Morgan, Jr., or "Young J. P.," as he is called in the Street. He is an unmistakable chip of the old financial block. He is deep-chested, with keen, gray eyes and a manner very much like his father, whose vast interests are slowly descending to his shoulders. He has the Morgan taste for books and pictures and has a big library of his own.

Henry H. Rogers has an heir in "H. H., Jr.," as he is called at 26 Broadway, the home of the Standard Oil. He has an important position in the oil business, is a director of the Amalgamated Copper Company, and is slowly making himself an understudy in the many interests with which the elder Rogers is entangled.

Young John D. Rockefeller has not set the Street on fire. But they say he got a characteristic family start. When he was a boy his father set him to digging fence holes about the parental estate near Cleveland, and for this work he got a few dollars. The frugal father told him not to be reckless with the money and advised him to put it into bank. The boy kept on saving money. His father gave him a tip on an investment. In a few years he had $10,000.

"You'll do," the elder Rockefeller is reported to have said when he found out how much the boy had. Young John D.'s principal occupation now is to dodge Sunday-school superintendents and teachers who want to extend fraternal greetings.

James Stillman has a son in the directorate of the National City Bank. He will inherit a big responsibility and it looks as if he will make good. Mortimer Schiff is another one of the young sons of the great who was born to the purple of Wall Street leadership. He has been under E. H. Harriman's wing since he came out, and that means that he is in right. One of the youngest and sturdiest of the coming men is Louis Hill, who not long ago succeeded his father, James J. Hill, as president of the Great Northern Railroad. He has risen from the ranks and is as much a self-made man as circumstances have permitted. He began by carrying a rod for a railroad construction gang.

How Vanderlip Got His Start

ALL the city traveling public loves a strap-hanger, because it has a fellow-feeling for him. This is why the story of how Frank Vanderlip, the banker, got his start has an almost universal appeal. It happened when Vanderlip was a reporter on a Chicago newspaper and writing financial news. The traction situation then, as now, was almost impossible. Charles T. Yerkes was traction dictator and the stockholders and the public never had a word to say in the conduct of the roads. Nor could they get any definite idea of the financial condition of the properties.

The time for the annual meeting of the stockholders of the principal road came along. At all the meetings Mr. Yerkes had rattled off the reports in the usual undecipherable corporation way and no one knew what was doing. So Vanderlip planned a coup. He bought a share of stock which admitted him to the meeting. He had been a stenographer before he became a newspaperman. When Mr. Yerkes sailed into his breezy explanation of finances the young reporter took down everything he said. Mr. Yerkes used one striking phrase, and it was this:

"The passengers who have seats pay the operating expenses, but the strap-hangers pay your dividends."

The next day this sentence topped Vanderlip's account of the meeting. It aroused a storm of discussion, for it laid bare some of the traction methods. Also, it got Vanderlip a raise in salary and a promotion.

THE WORKINGMAN'S WIFE

The Wife of the Unskilled

BY MARTHA S. BENSLEY

THE wife of the unskilled workman is a sort of modern Noah's dove flying over the industrial expanse except that she has no ark to fly from and none to return to for rest. Any sort of security is far from her. Agencies and companies will carry her husband from one field of work to another, but they will not transport her nor her children. So, in every land from which immigrants come to America, and in every part of this country itself, sit the wives of the unskilled workmen waiting to be sent for.

Mrs William Payne, one of these stranded wives, was referred to me by the Charity Organization to which she had appealed for help.

"No'm, my husband ain't here—he's looking for work somewhere, I don't know where. Mebby he'll come back, and mebby he won't, and I declare I don't care much if he does or not—I'm tired of this, anyway!"

"Has he left you before?" I asked.

"Left me! Well, I should think he had! Five or six times since we was married."

"Why does he go?"

"Oh, he loses his job. He's always losing his job."

"What is his work?"

And then came the common cry of failure:

"Well, most anything he kin git—he ain't got no trade.

"I was livin' in New Hampshire," she told me. "Granville, it was—and William come down from Newton to clerk it in the store. Well, of course, I didn't know anything about him, but there's scarcely any young men there, and when he asked me—why, I just married him. But we wasn't hardly married before Mr. Higgins, that kept the store, turned him off 'cause he didn't make change right. Well, then he went in with the blacksmith, and he couldn't do that, either—he wa'n't strong enough; an' then he worked on Mr. Nelson's farm, an' he didn't like that, so he left there. William kept thinkin' he'd get into something where he'd make money. He didn't care so much what the work was. He hated everything he did. How did we come to Chicago? Well, he couldn't git a job in Granville any more—they'd give him a bad name for quittin'—so he went over to Middleton, where there was work, an' I come when he sent me the money. But he didn't stay long at Middleton, neither. We went down to Scranton and Pittsburg, where I worked in the silk mill to help out, and we had to sell the furniture. An' then we went to Cincinnati, where I took boarders, and to a lot of other places.

"William, he left me the first time when we was in Grand Rapids, and didn't come back for two weeks, an' I 'most cried my eyes out. But now I don't care—there ain't no use havin' a husband that can't keep his job. I've worked a lot harder'n if I hadn't never been married at all. Not that I mind workin'—it ain't that—but it makes me mad, the way he's always lookin' for some job that'll make him more money and not learnin' the one he's got. If I got to take care of myself an' the baby anyhow, I ain't goin' to have him hangin' round."

Mrs. William Payne's lot was the very common lot of the woman whose husband is naturally incompetent. He drifted from one occupation to another, always looking upon work as a necessary evil, having as its sole object the earning of money. He was a natural idler, unable to support even himself. Mrs. Payne was of a slightly higher grade—there was a probability that she would be able to provide for herself and her child with only intermittent help from charity.

But this curse of incompetence—this inability to do anything well—is not confined to any one class or industrial level. If Mrs. Pulchinsky must take in washing because Yakov Pulchinsky, her man, cannot hold his job in the unloading room at the stockyards; if Mrs. Carmina must "finish" coats at home because Guido Carmina is an unsuccessful salesman of little plaster saints in the streets; so must Mrs. Jimmie Martin—who sits across from you at dinner in a rose-colored picture gown—paint dinner-cards eight hours in the day, embroider centrepieces and rent her flat during the summer, while she sponges on her second cousin's wife for three months in the country.

Of course, Jimmie Martin is a gentleman, in the accepted sense of the word—that is, he speaks good English, wears evening clothes on the proper occasions, can sing a good song, tell a good story and make love with precision and finesse. But still, Jimmie is of the class of the incompetent. Having failed to take his degree in college, he began his industrial career as salesman for a gun factory; but, though his social qualities gave a certain sort of success, his inaccuracy and his unwillingness to learn made it advisable for him to resign. Next, he was connected with a hardware house; but this, too, seemed to require hard work and definite information, and so he dashed joyously into the bicycle business when that fad was at its height. To him, the fact that he had no money to meet his immediate bills, and was making no particular effort to get any, was balanced by the fortune which some happy chance was to drop into his lap in the future. Had not gold been discovered in Alaska? Was there not a flood of it there for somebody? It was almost the same as though it were already bulging his own pockets.

Mrs. Jimmie was in the beginning only a little more responsible than her husband. But processions of duns coming up her front steps, threats of suits and the inconvenience of not having new clothes when she wanted them, roused a certain energy in her. At first she tried to correct what she believed were little faults in Jimmie's character, but before long she realized that Jimmie had no particular character to correct. Then she tried to economize in the housekeeping and to do the work herself. But economy where there is nothing to economize is of little use. And at last she realized that she must make an income for herself. She had always been what is called "artistic." Painting with her had been an accomplishment; and so she began to decorate little useless things for the holiday trade.

For years we laughed at Mrs. Jimmie's erratic way of dressing, and at the amount of time she devoted to the cultivation of what seemed her very slight talent, before we knew that she helped to support herself, and, in the intervals between jobs, her husband also. At last we learned why she wore picture gowns which would remain in fashion season after season; why she bought all her materials on the bargain counters; why she took up such fads as vegetarianism and showed an unjustified devotion to health-foods. Of course, whenever Jimmie had a job and was in funds, the housekeeping immediately became lavish and Mrs. Jimmie returned to her tailor-made clothes; but these periods of prosperity grew more and more rare. Jimmie became a sort of hanger-on—a big boy, tolerated in his own house—a person for whom excuses must always be made and on whom it was impossible to count.

Mrs. Jimmie was nearly forty when a chance came to her to go upon the stage. She had always had a moderate amount of dramatic ability, and a certain beauty which still shows well behind the footlights; and her very moderate success and the small salary she is receiving help to tide over the longer and longer intervals between Jimmie's jobs.

The difference between Mr. and Mrs. Jimmie is chiefly one of temperament. Both began their industrial life in the unskilled class, but Jimmie, though he knew that the support of his wife and family was upon his shoulders, and though he had an opportunity to become master of some branch of industry, has remained unskilled through absolute inability either to understand his own position or to change it if he should see it. His wife, on the contrary, since the burden of the support of the family has been dropped upon her shoulders, is gradually forcing herself into the class of trained workers.

For men like William Payne and Jimmie Martin, who are unskilled through natural incompetence, there seems to be no help. Some one must support them—usually their wives; and no one is responsible for their condition—not even themselves. But for another class—those who are unskilled because their education has not fitted them for any definite occupation—society is certainly responsible.

Daniel Hobson, for instance, who was employed by the Neighborhood Improvement Association

"Carl, He Vas Home mit Der Kinder"

to care for some four blocks of asphalt streets, was not an uneducated man. As the law requires, he had spent some eight thousand hours in the public school in daily conflict with the curriculum, and had been fitted for some abstract, probably unexisting or overcrowded, clerical occupation. His education had fitted him to be an inferior clerk or a third-rate bookkeeper, or something of that sort; but had given him command of no trade by which he could possibly support himself. He had certainly tried hard to find something to do and had worked faithfully at such jobs as he could find, but he had never been taught how to use either his hands or his head profitably. He was further burdened with an invalid wife, who felt that to have a husband who cleaned the streets was a social disgrace.

"I'd never thought I'd have come to this," she whined to me, "having to wear other folks' old clothes. My mother'd just have died if she'd known it. Oh, yes, I'm much obliged to you and the other ladies, but I ain't used to taking things in this way. Mr. Hobson was in a store when I married him, and I didn't think he'd ever come to be just a common laborer. Must you be going? Well, I don't wonder. This ain't no kind of a place to entertain callers in; but I'd be pleased to have you come again."

It was not a good place to entertain callers Mrs. Hobson was right about that; but only for the reason that it was dirty and ill-kept. She was weak and sickly, and not even able to make the best use of the little money her husband earned -an added burden to poor, discouraged, unskilled Daniel Hobson.

And his lack of skill was clearly due to the mistaken training of the public schools. It was a sort of lily-of-the-field education, entirely apart from life and livelihood. To be sure, we are beginning to see that this sort of education is antiquated, and are beginning to introduce manual training into our public schools. But, even so, the things taught in the intermediate grades, the highest through which the average child passes, do not fit the thousand Daniel Hobsons to become skilled workmen. These are such things as cardboard work, paper folding and cutting, the construction of geometric solids, clay modeling, elementary mechanical drawing, sewing, bent-iron work, knife work in wood, pyrography, and sometimes cooking. What, in the name of progress, have these things to do with Daniel Hobson? They are pleasant accomplishments all, but nearly as detached from the earth as the stars.

And since this public-school education takes much time and does not insure a living, it is not surprising that men like John Quinn, ticket-chopper on the elevated road in New York, have persistently preferred the education of the streets.

He is a jovial, good-natured Irishman, who has knocked about the world in many countries, "for to admire, and for to see," but never to his own industrial advantage. As a boy he had been messenger, general office boy, errand boy, in place after place, and has never learned even the rudiments of a trade. To him, as to William Payne, work is not a pleasure, but a necessary evil.

John Quinn has a sort of obvious good looks, and always smiles up into the faces of the women who drop their tickets into his little box with the air of just having kissed the Blarney Stone. It is his idea that all women who look at him fall in love with him. He has many tales to tell of girls who have made themselves unhappy on his account, and the fact that at forty-eight he had been able to marry a young and pretty wife seems to confirm his boasting. Mrs. Quinn sits quietly at the table while he tells his adventures, apparently taking great delight in them and in the fact that she has been clever enough to catch so desirable a man.

Thinks Every Woman in Love with Him

"I COULDN'T be marryin' them all, the darlin's; so I jest took the best o' the lot and let it go at that. Why, whin I was siventeen," he said, "I thought I'd be goin' to night-school; an' there was a pretty girl playin' tacher, wid blue eyes an' pink cheeks an' the blackest hair yez ever laid eyes on. An' what did she do but fall in love wid me! An' me? Well, yes, o' course I fell in love wid her, too. Would ye have me a hard-hearted brute, an' me an Irishman? She used to be keepin' me after school to help her mark the papers, an' wan day she asked me wouldn't I be callin' on her of a Sunday. I did that, an' it might have been as I'd 'ave been married to her this minute an' losin' all my happiness" (smiling over at the little wife) "if it hadn't been that she was a Presbyterian an' meself a Catholic. An' she said somethin', an' I said somethin', an' there was worruds between us, an' she writ me three letters -she did that! An' thin it was all over betwixt us; or I might have been a solemn Presbyterian this very day, with a big business of me own, that her brother's a-managin' instid."

He had been a policeman in Philadelphia for ten years, where it would seem that half the fine ladies stopped, day after day, on the streets to talk with him.

"Faith, there was some that'd fairly stand on the crossin' an' squeal till I took thim across the sthreet, an' not a horse would there be in the block at the time.

"I ought to have married yez earlier, Delia, only you wouldn't have been born thin. This graftin' kind of a life ain't no way for a man to live. It was aisy come an' aisy go wid me money. Two-eighty-five I was makin' a day thin, an' niver a cint did I put in the bank. It was a little drink, an' a little game, an' thin nothin' till the next Saturday night."

The Wife Who Supports Her Husband

BUT John Quinn, like Daniel Hobson, was unskilled because the education which would have made him useful in the community had not been given him. Mrs. Quinn, however, was more fortunate than Mrs. Hobson, because she had a small income of her own and so was able to afford the luxury of such a husband. If she had not been provided with this income by a kind Providence, she would doubtless have had to become her own Providence and earn one, as many of the women in the factories are doing.

In the tobacco factories about Louisville, the managers have told me that about sixty per cent. of the women who are working support their husbands. In the cotton mills, where the work requires less skill than in the tobacco industry, the proportion is even larger. In New England it is less, because of the greater proportion of unmarried women who work. I talked with a pretty German tobacco "stripper," and as she told me about herself her fingers never stopped tearing the midribs of the long brown leaves, and the soft tobacco grew in an increasing pile under her callous left hand.

"Carl, he vas home mit der kinder—ja. He don't vork in der mill. Oh, ja, he vas goot man, but he don't vork goot. He make only five, six dollars, und I make ten dollars und sometimes fourteen dollars if der tobacco vas soft und vet—ja. Carl—he mind der house; I make der money—ja!"

The manager told me that she had been working there ten years, and that her husband and two children lived in comfort on her earnings. It was a natural economic readjustment in which both partners in the firm did the work for which they were best fitted. The man was housekeeper, the woman wage-earner, and both seemed happy and contented.

William Payne and Jimmie Martin are unskilled through natural incompetence; Daniel Hobson and John Quinn through lack of the right training. But the husband of Mrs. Dunham, with whom I used to board in New York City, was unskilled because under the circumstances in which he lived there was no chance for him to practice his trade.

She and her husband had come years before from the little town of East Otto, where Mr. Dunham was master of all the carpenter work in sight. But it was an evil day for him when the fact that his brother-in-law had made a fortune in New York lured him there, for the grade of work which had passed in East Otto was not acceptable in the city, and, after having produced a window-sash or two which did not fit, after having mended chairs with new legs entirely unrelated to the old ones, he began to fall into disrepute. The fortunate brother-in-law put him in charge of a small branch of his business, and Mrs. Dunham took great pride in her husband's industrial rise; but the unsuccessful carpenter did not make an effective business man, and Mr. Dunham's career in this road was cut short. Then place after place was given him, but, though he tried, he was not able to hold any of them. His skill had been just sufficient to insure him work in East Otto, but for the purposes of the New York demand he might never have touched a saw.

Then it was that Mrs. Dunham took matters into her own hands. When I first knew her, most of her five children had grown up; but there must have been many years when they were always under foot, and during all this time she took lodgers and boarders; washed and dressed the children decently and kept them in school; and as soon as they were old enough, saw to it that they had some sort of work. Her brother was willing to help them, but she was too proud to accept assistance except in times of emergency. After a while she ceased to urge her husband to take even such positions as he had a chance at, and kept him there at home, turning the wringer on wash-day, hanging out the clothes, taking up and putting down carpets, and even making beds, shelling peas and hulling strawberries. He was a sort of maid-of-all-work, a rôle he perfectly fitted.

And with all this Mrs. Dunham succeeded in keeping the family in a sort of middle-class society. She rarely went out, but when she did she was dressed with a certain distinctive grace of her own, and in spite of the hard work her beauty did not leave her. At the time when she kept a boarding-house on West End Avenue her children were able and willing to support her in comfort; but she had grown to be so much a part of the work she had done so long that she could not leave her treadmill, nor turn over her work to other people. No servant suited her. Did not Sally throw away the grease which was left from frying the pork chops? Did she not insist on having soap bought at the market instead of making it? Had not Mrs. Dunham herself found four slices of stale bread in the garbage can that morning? These things could not be tolerated, and to her it seemed almost simple to pay to a laundry half as much for washing a pocket handkerchief as for a sheet ten times its size. So, year after year, Mrs. Dunham toiled on with the housework and Mr. Dunham continued to shell peas and hull berries. Mrs. Dunham had taken the support of the family on her shoulders and it had made her into a domestic machine.

"'I Give You Twenty Cents'"

Such failures as Mr. Dunham are almost inevitable so long as industrial conditions change, and people can move from one environment to another. Education can only take into account what any given set of boys and girls are almost certain to be and to do. The need for a general knowledge of hand processes is as dead as Pharaoh—the need is for specific training in specific things.

And still, in spite of the misery which the unskilled man is likely to bring to his wife, it is always possible that she may find her husband to be efficient, successful and what is known as a "good provider." This proved to be the case with Annie, who came to me with the same old cry of failure:

"My husband ain't got no regular trade, but he can do most anything!"

Jack of All Trades and His Ways

SHE had been our cook, had Annie, until during a visit to her married sister she had unexpectedly become Mrs. Nasip Maroot. In reality her husband's name was nothing so simple and pronounceable as Maroot; it was syllables long and full of disconcerting combinations of liquids with soft-spitting t's and z's, but this abbreviation had been adopted in deference to the unmanageable American tongue. But nothing could Americanize or abbreviate Maroot himself. He was a Syrian, short and swarthy, with large, well-formed features, liquid, black eyes with incredibly long lashes, and a tight little skull fitting over his active brain.

It was evident that he represented romance to Annie—that all the stories she had ever read or dreamed seemed to look out of his soft, black eyes. And so this skilled cook and laundress preferred to cast in her lot with an unskilled workman rather than with the possessor of the coupon-bearing occupation of iceman; when the one had a name which seemed to rhyme with itself, and showered her with endearing but incomprehensible epithets; while the other could only offer her the title of Mrs. Tucker and a devotion

manifested chiefly in a readiness to pay the bills.

Soon after Annie's marriage it became necessary to depose our colored man on account of his too restful disposition, and Nasip Maroot became our "handy man" in his stead. They took a couple of basement rooms in a tenement, and Annie formed a habit of dropping in to tell me the exploits of her husband in the undiscovered country of industrial America. For, though the missionary who had educated him had taught him to speak English, she had taught him little else than the mere language.

Some Pretty Close Buying

"Yes, ma'am—there just ain't nothing that man can't do," Annie said one day. "If you tell him to do anything he never even heard of, he goes and learns how to do it. Why, when you tell him you want a thing, it just *has* to be done, whether it can or not. He's allus a-learning how to make things, and getting the stuff to do it with for nothing—boxes from the grocery store, and nails from the hardware store, and everything. And when he has to buy things, he kin get 'em cheaper than any one I ever see. Why, whin berries is fifteen cents he kin get 'em for ten—yes, ma'am."

Annie took pride in the commercial methods of Nasip; she was curiously impersonal in the matter, and seemed to stand aside and watch him admiringly, as though he were in his natural place in an Eastern bazar, and she were a tourist.

One day I sent him down to a big department store to match some blue velvet ribbon, and Annie thought that a good opportunity to go along and do some shopping of her own—she told me about it afterward.

"Nasip, he wouldn't let me take your sample, but he holds it out to the clerk like he was Nellie giving yer a lady's card. She brings him the ribbon like it and tells him it was forty cents. And, my! I thought for a minute he was sick; he just leaned up against the counter and shut his eyes—but then I see it was just Nasip's way. Well, he opened his eyes slow and looked at the girl like she'd shocked him awful bad and says: 'Forty cents! One yard!' The girl, she nodded, and then he says at her, quick and fierce—so, 'I give you twenty cents.' The girl, she said again it was forty cents—and Nasip, he said soft and gentle like, 'You say forty cents -forty cents too much. I give you twenty-five cents,' and he hands her out a quarter. That girl looked like she didn't know what had hit her, she kept on saying it was forty cents, an' Nasip kept on offering her a cent or two more an' a-talking at her fast. There was a lot of people looking on, an' we was jammed up against a counter. The girl, she started to put the ribbon away, an' a swell floor-walker squeezed in to see what was the matter. He thought Nasip had been tryin' to steal, an' said he'd call the police. That made me mad an' I told him how it was, and there was a lot more trouble.

"Well, Nasip he paid the forty cents and went away with the ribbon like he was kind of sad and shaking his head. And when he was out of the store he said you'd told him it would be forty cents, but he thought it was too much money.

"Yes, ma'am—that's the way he does. He says they don't expect to get as much as they ask at the stores, and he thinks people who don't offer them less haven't any sense."

Although Annie obviously enjoyed her husband's un-American thrift when it took the form of bargaining, I was surprised to find her acquiescing in his idea that she should take in washing. But before long her sister was established with her, and together they were running a sort of small hand-laundry, with Nasip as business manager. All this meant prosperity; and soon Nasip told me in his broken English that he was buying a little two-story flat in the extreme suburbs, subject, of course, to a heavy mortgage, which he hoped to pay off gradually.

The Wives of Nasip

About the time when the private laundry had to be given up because there came a little Syro-American baby, Annie's domestic relations suffered serious complications. There appeared, one day, a handsome youth of about seventeen, speaking almost no English, but bearing an unmistakable final resemblance to Nasip, and whom he calmly, and with considerable paternal pride, introduced to his wife as "My son, Anab."

My Occidental soul was horrified at this revelation. What exactly was the matrimonial status of Annie? What sort of moral character had my man-of-all-work?

"So you were married in Syria, were you, Nasip?" I asked.

"Yes, ma'am," he said. "Have two, t'ree wife in Syria."

"What?" I cried.

"Yes, ma'am," he said.

"Nasip," I commiserated, "are they all dead?"

"No, ma'am; they all lif. They haf take care of the children."

"You came away and left your wives and children, Nasip?"

There was reproach in my tone, and he looked at me blankly.

"And why did you leave Syria?" I asked.

Then the hands flew out with extended palms. "In Syria, the Sultan, if he say 'a egg is black' you say 'a egg is black.' If he say you shall work—you shall work; if he say you shall not work—you shall not work. I come to America."

"And you left your wife" (I could hardly bring myself to say wives) "to support your children?"

"No, ma'am," he cried; "I have sent each $100 for them. And for Anab money to come in the ship."

"But, Nasip," I said, "don't you know it is wrong for you to marry a wife here when you have one in Syria?"

Again he looked at me uncomprehendingly and made an effort to explain that he had only three wives in Syria, anyway, and that the law permitted him to have four, and in America he felt at liberty to start all over again.

That Good-for-Nothing Anab

Again the attitude of Annie was a surprise to me. Anab was established in their tiny apartment and spent his days playing with his little half-brother. Annie seemed to accept him simply as a romantic figure, and did not try to reconcile him with any Western standards she might have. I am quite sure that this could never have been the case if she had married Mr. Tucker, the ice man. But, though she did not object to the existence of Anab, Annie seriously objected to his conduct.

"That Anab!" Annie would exclaim, "he just sits around and eats and smokes. He thinks he's too good for work—thinks because he's come to America he don't have to do a stroke. Nasip, he's got him four jobs where he could learn English; but that feller he won't keep none of them. He just puts on a red necktie, and gits a cigarette, and walks up and down the streets, and looks out of them eyes of his that's so long at the corners that you feel comical when he looks at you. He's selling rugs on the West Side now—going around with a little red cap on him and talking to the ladies; it just suits him 'cause he ain't never got to hurry."

Perhaps, because of this industrial failure of Anab, Nasip was very particular in beginning the education of his little American sons as they appeared. The oldest was only able to walk when he came down to consult me as to his education.

"I send him to the school," he said.

He was very much moved when I told him that no child could go to the public school until he was six years old.

"There is no school for the little ones?" he inquired.

And then I told him about the kindergarten. This seemed to interest him, and he was enthusiastic to have little Harold begin at once, and again his disappointment was great when he found that, even for the kindergarten a child must be four years old.

Nasip an Exception

Annie had said of her stepson: "I pity his wife when he gits one—it'll be up to her, all right"; but Annie herself did not need pity. Nasip made up by his manual versatility for his lack of definite training; and she enjoyed the same financial security as the wife of the skilled workman or the small proprietor.

But, in spite of occasional exceptions like Nasip, the class of unskilled workers is a great disadvantage to the community. Put on the very lowest plane, they are an extravagance which we cannot afford. Criminologists seem to agree that our vast army of criminals and parasitic individuals are not an uneducated class according to the standards of the public schools, but an unskilled class. It is the wives of these unskilled men who hang like burs on the skirts of our charities; ninety per cent. of the deserted children in the orphan asylums are their children; and they themselves make up the great army of the unemployed in every period of industrial depression. It would seem a simple mathematical problem to prove that it is cheaper to train people than to feed them, even when we leave out of consideration the great cost in misery to these people themselves.

Editor's Note—This is the fifth of a series of articles by Miss Beasley upon the environment, character and ideals of the American workingman's wife of to-day.

The Famous "Social Pool"

IT IS not always the unsuspecting public alone that gets scorched on Wall-Street tips, nor the lowly tipster who does the touting. The story of the famous "Social Pool" shows the other side.

In this case the tipster was E. H. Harriman. He knew that the Union Pacific was going to make its memorable declaration of a ten-per-cent. dividend that made the whole country take notice. So, as the story goes, he let a number of his friends of the Four Hundred in on the advance information and advised them to buy Union Pacific. These friends formed what came to be known as the Social Pool. It was recruited from the people who were "among those present" in the multi-millionaire functions, from New York to Newport. They got the stock at about 140 and bought heavily.

Sure enough came the declaration of the ten-per-cent. dividend and the stock began to soar. The Pool saw its paper profits mount to the millions with great glee. Here was a real good thing.

"Hold until it reaches 200" was the tip. The Pool held, but the stock didn't. It turned a somersault and dropped. Still the Pool clung to its paper profits. But almost before its members knew it, these profits had crumpled into an actual loss. A good many millionaire fathers were kept busy for a time making up the losses of the kid-gloved plungers.

Another red-hot good thing that came from the gilded inside concerned a certain money king who had a number of sons-in-law. He wanted to start a bull market on a stock; so he advised these sons-in-law to buy the stock, and they did. Soon it was buzzed around: "Old Blank's sons-in-law are buying X stock. It ought to be good."

The public got in. When the old man had unloaded all he wanted the stock broke. The inference all along has been that he reimbursed his sons-in-law for their losses. The public, however, had no such family claims and remained a loser.

Keene and the Tip

Yet you cannot get a tip out of some of the biggest operators. They tell a story about James R. Keene, the biggest operator in the Street, to illustrate this point. One day a young man asked Keene for a tip.

"I don't give tips," was the reply.

"But," persisted the young man, "you always hit the market right."

Keene, who was standing by the ticker, suddenly whirled around.

"If I could guess right *four times out of seven*," he said, "I'd have all the money in the world."

The veterans of the Street get their "information" from the little black marks on the tape that spell "advance" or "decline." They read it as accurately as a telegraph operator reads the Morse code by sound. And it is better "dope" than the expert tipster's brand.

Perhaps the most useful advice upon the Wall-Street tip was that once given by a grizzled old-timer who had come out of a dozen crashes, poor but smiling. He said: "Whenever you get a tip and must play it, play the opposite from what you have heard. You stand just about as much chance to win." —*I. F. M.*

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WHICH COLLEGE FOR THE BOY?

(Continued from Page 16)

in the rooms of one of his students, and found there almost thirty undergraduates, oblivious alike of banking and of Yale.

No university, to my knowledge, offers a richer and more varied field of activity to young men of serious interests. Every department of instruction has its organization, like the Economics Club and the Classical Club to which Professor Palmer refers. The outside world hears of them mainly through the distinguished lecturers they attract, and through their scholarly and illuminating productions of the masterpieces of Greek and Elizabethan drama, of the classics of France and Germany. But their greatest work is in bringing professors and students together under the inspiration of a common intellectual enthusiasm. And in spite of the non-sectarianism of Harvard theology, the university has, and cherishes, a vigorous religious life. There are student organizations in most of the leading denominations, and in Phillips Brooks House they have a collective home, spacious and beautiful, and consecrated to the memory of a great and abiding spirit. There is much truth in a saying of Dean Briggs—that if a man is interested in anything outside of himself we will get human fellowship at Cambridge.

Harvard Indifference

Like Harvard snobbishness, Harvard indifference is a myth of the careless observer. The Harvard Lampoon—which, by the way, is the oldest of American journals of its kind, and father of Life—once had a pithy liner on this topic: "Harvard indifference—I don't care if I do." Such snobbishness and indifference as exist are very largely the result of absorption in the interest nearest at hand.

This is only to say, however, that the German ideal of education has inspired Harvard also in its social life. Each man has his "single aim" and is given every facility for pursuing it. But in the process it fares ill with all the forces that make for general and fundamental character-building. In one way Dean Briggs' phrase is not quite accurate. A Harvard man's interests are not "outside of himself"—or, if they are, he finds every force of the place in array against him. As a collection of little men, each keen on his own beloved activity, Harvard is magnificent. As a human institution, as an ancient and fruitful tradition, as a definite and united force, social and moral, it is a byword and a jest.

There is no better barometer of the tone of college life than athletics. For better or for worse, the thing an American undergraduate cares most about is that his college shall be known for manly vigor and success on the field of sport. Individually, Harvard men are, as I think, the best sportsmen in the world, though I say this without any hope of being believed, even by Harvard men. The fact remains, however, that they do not, as a rule, lay that exaggerated emphasis upon the mere fact of winning which has distorted the spirit of true sportsmanship at so many American universities, and led to the use on the athletic field of the cutthroat methods of the lower business world. Harvard has been a leader, if often a priggish leader, in the regulations which are stamping out professionalism from American college athletics. To young men whose interests in life are so largely serious and intelligent, it comes natural to regard sport as—sport. It once seemed to me that the Harvard spirit was more nearly that of the English universities—until I came to know this at first hand, and found that its much lauded temperance was little better than indifference. The Harvard sporting spirit is at once sane and keen.

I have seen Theodore Roosevelt—not President, but police commissioner—rouse the university in a brief hour's talk to the acme of patriotic enthusiasm. And the result? There was the social system to reckon with. Enthusiasm had no means of focusing and expressing itself. In the face of every desire to the contrary, patriotic Harvard resolved itself into a welter of individuals, each revolving in the eddy of his single aim.

And then there is "the bland, grave young man." Once, after fifteen years of uninterrupted defeat on the gridiron, the university found itself united by the genius and the enthusiasm of a football captain. The undergraduates had regarded that long period of defeat as a deep disgrace to the college they loved. And after the captain had labored two years, with the labor that is prayer, they won. Almost any college man can imagine what that meant. The university turned out in a mass, and dragged the victorious eleven on a coach to the president's front door. He made them a speech—a speech of congratulation. He said that the finest feature of the game had been the rally which had enabled Yale to score a single touchdown in the face of certain defeat. That was true, and we knew it as well as he. But we also knew that some credit was due to those who had hammered out success in the face of an abortive college spirit and a coldly neglectful Faculty.

Life in the world has not convinced the vast majority of Harvard men that for the largest of American universities to be the most signally unsuccessful in athletics is anything else than a disgrace. Folks of our race and time instinctively regard prowess on the field of manly sport as of no less value in the training of character than scientific acquirements. The opinion may be wrong. Yet it remains true that for a man to get accustomed to defeat in a cherished ambition is the worst possible training for success in the affairs of the world. The attempt has been made to abolish Harvard clubs and Harvard intercollegiate athletics. But it is beyond the power of any man, however bland and grave, to abolish human nature. Like other American universities, overgrown and chaotic, Harvard will in the end be obliged to resort to constructive reform.

It is characteristic of Harvard that it was the first to propose the plan of dividing the student mob into coördinate colleges, or halls, in imitation of the residential features of the English colleges. In 1894, at the death of Frank Bolles, secretary of the university, a posthumous paper was published, very clearly pointing out the evil and the remedy. The next year a young graduate went to Oxford with the idea that, educationally as socially, the time had come for correcting excessive Germanization by reverting to the original type of our universities, with regard to both residence and teaching, and wrote his observations in a book. Since then many papers have been published in the Harvard Graduates' Magazine, some of them by undergraduates, with the same end in view.

Meantime, the undergraduates are spontaneously developing along the desired lines. Several of the private dormitories encourage the men in residence to choose who shall fill the vacant rooms, so as to build up a compact social life and traditions, and several of them have local crews and teams that compete with one another. Randolph Hall, planned by an intelligent recent graduate, is built about a square, in the manner of an English college, with a beautiful garden quadrangle; and with the addition of dining-commons, for which room has been left, it will be a complete residential hall. Certain public-spirited Boston alumni have bought up the land between the university and the river, and are holding it at an annual expense of $20,000 until the time when, it may be hoped, the authorities will be as wise to the future as the universities of Wisconsin, Chicago, Cornell and Princeton have already shown themselves.

Faults of the Elective System

Everything will depend upon President Eliot's successor. Lately, when there was some irresponsible talk about electing Theodore Roosevelt, the senior member of the Corporation said that that would be impossible, because the President of the United States was "not an academical man." The remark, however, was highly academical, and suggests that the first requisite of the new president is to be humanly sympathetic and progressive.

One of the chief causes of all these evils is, as I have indicated, the elective system. And in itself it is an evil. The essence of the scientific spirit is to regard all knowledge as of equal value. Where once the entire instruction of the college could be taken in four years, the courses now offered are so minute and so varied that they could scarcely be taken in two hundred years. Virtually from the outset an undergraduate is permitted to elect from these scraps and fragments of knowledge whatever pleases his momentary inclination. And not only regulation, but guidance, is lacking; for, in the absence of close personal relations with the instructors, inevitable in the all-important freshman and sophomore years, it is practically impossible to gain sound advice in planning a scheme of study. The elective system is not in any real sense a system at all.

And, except for the undergraduate specialist—a very rare bird—it is not elective. Even when a man knows what is best for him to take, it is impossible, owing to the conflict of lecture and examination hours, to arrange a feasible schedule. If one wishes, as most men wisely do, to pursue a course of general and fundamental culture, with the subject he is most interested in as its centre, his case is still worse. For even in subjects of the widest interest the instruction is cut up into a number of minute courses and half-courses. A man is concentrating on economics, and wants a general knowledge of modern history. To cover even the most important periods would require twice the entire four years at his disposal, and the instruction is in the main not general, but scientific. Or say that, concentrating more narrowly, his subject is Continental literature. He can gain no real mastery of it without a sympathetic general knowledge of the great literary movements in Greece, Italy and England. His predicament is the same. The "elementary" course in Shakespeare, for example, consists in a philologic study of six plays, all the vital questions of dramatic and literary art and the relations of the dramatist to his time being neglected.

The Real Greatness of Harvard

A radical element in the Faculty has lately secured regulations encouraging serious students to group general subjects, but in order to make the plan effective the entire "system" would have to be revolutionized. A well-ordered general education is as impossible under the new régime as individual study was under the old. Some years ago a student who had taken his degree in the classical department with the highest distinction went to Oxford and entered the similar department of *literæ humaniores*, the great centre of English humanistic culture. But this Harvard honor man was a mere philologer, and after three more years took only a third-class English degree.

American universities have been, not unnaturally, slow to follow Harvard's lead in extending the elective system. Even those who for a time drifted with the current are now progressing along the lines of systematic culture. When Cornell lately began to insist on grouping electives Harvard lost its last ally. The dean of the university was the only one seriously to oppose the change, which he regarded as a surrender to conservatism. He and President Eliot now stand virtually alone. "The older I grow," he said, "the more I see that the real radicals are the old men. The conservatives are young men." The amusing truth is that the ancient champions of the elective system are frozen in the radicalism of their youth, which has thus become the most rigid conservatism.

It was once necessary to shatter the old hidebound curriculum which regarded a few subjects as of equal importance to all men. But it is now no less necessary to provide that an education be an education, not a loosely-stitched garment of shreds and patches.

Except for these excesses of the elective system—and they are to be found in an only slightly less degree in all her nearest rivals—Harvard deserves to rank, on its educational side, at the head of American universities. It teaches all of the recognized arts, sciences and professions—mining, civil, mechanical and electrical engineering; agriculture and forestry; medicine and dentistry; law, theology and architecture. All of the departments are strong, and many of them of the very first rank.

The huge mass of scientific courses of instruction, noxious to undergraduate study, makes the graduate school the foremost in the land. If Princeton can boast the intimate personal instruction of its undergraduates, Harvard is at an equal advantage with its graduates. Throughout

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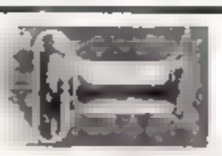

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the Faculty of arts and sciences there is one teacher for every seven of the taught, and in the graduate school the ratio would be far higher. The Medical School, which dates from 1782, when the first professorship of medicine was founded, is surpassed by no other.

The Law School, established in 1817, is the oldest in the country, and, more than this, stands head and shoulders above its nearest rival. Its great triumph is the case system, by which, instead of teaching dry precepts from textbooks, it regards the law scientifically as an evolution of the legal practice of centuries. The innovation was so radical that on its adoption a rival school was established in Boston to conserve the older methods; but this has now come over to the case system. Columbia resisted mightily, but in the end succumbed. Even in England the case system is working a revolution. Not the least of its triumphs is the fact that an increasingly large number of Yale graduates resort to the Harvard Law School, forsaking the Law School at New Haven, which still abhors the new methods. It should be added that many Harvard men, graduates of the elective system, declare that they received their first real mental training in the Law School. It is said that President Eliot deserves the credit for the establishment of the case system scarcely less than Professors Langdell and Ames, who originated it.

Not the least of the distinctions of the university is its uniformly high standard of entrance requirements. Those of the college have long been the highest in the country. The Law School, Medical School and Divinity School all require a recognized degree of B. A., or its equivalent in an entrance examination. In spite of this, Harvard has kept in the lead among our universities in numbers as well as in instruction—or, as it is more accurate to say, in numbers because in instruction.

Whatever may be the misgivings of the new radicals with regard to President Eliot, it is nowhere disputed that he made the university the thing it is. The late nineteenth century in America witnessed perhaps the greatest and most rapid educational expansion the world has ever known; and he was its master spirit. What he did was only too thoroughly done. The American university of the future, there is reason to hope, will unite the English ideal of character and cultivation with the German ideal of pure science. If it does, it will be the most perfect institution of the kind in the history of the world.

And it is already evident that no one can ever have a more powerful hand in shaping its destiny than the bland, grave young man who remarked to Holmes and his venerable associates that Harvard had a new president.

Editor's Note - This is the fifth of Mr Corbin's series of articles upon American colleges.

JIM BLEDSO'S COURTSHIP

(Concluded from Page 11)

then, with a little snuffin' sob between, so tantalizin' that I dasn't look at her for fear I'd ketch 'em myself. Then she stood up fluffin' and fixin' herself the hen-way women have, and she sez in her crowin', vixen voice:

"Pappy, I'm glad I didn't give in to Jim!'

"I didn't say nothin'. She went to the door, and, as she stepped out, she 'lowed again with one of them mischievous giggles, 'I say, I'm glad I didn't give in to Jim, and I never will; but he'll give in to me!'

"With that she banged the door and went down the road, singin' at the top of her voice. Mister, when the Lord finished the first woman, put in her breastpin and bowed her out, I ain't a doubt that He set back anxious and astonished at what He'd done! There's no law to their minds. They just think what they please and try to make us act accordin'.

"Well, sir, it wa'n't two hours before Prim Mayberry's oldest boy run in here, out of breath, to tell me that Jim Bledso had been throwed from his horse, and that his head was busted open, and one leg broke. He said the doctor had done the best he could, but that Jim was still drunk enough to git up and break t'other leg, and he wanted me to come down there to take keer of him.

"It was a terrible night. A snowstorm outside, and Jim ragin' inside. By the time he was sober his fever riz, and he lit in to makin' love to Honey like a saint. I don't know if you've ever experienced sech a thing, Mister, but it's mighty aggravatin' to hear another man make love, whether he's in his right mind or out of it.

"At last, towards mornin', he quieted down enough for me to set before the fire and doze. Maybe I'd been asleep an hour when some sound waked me, and I looked up to see daylight through the window, and Honey Beams standin' at the foot of Jim's bed, lookin' at him. She was kivered with snow from head to foot, and her face was pale as ashes. Jim had on more bandages than a corpse, and the pore gal thought he was dead till, all at once, she seen that he was lookin' at her, too, with his burnin' black eyes.

"Then she sez, 'Jim!' just that way, as if her voice was a spring branch singin' through flowerin' meadows, and she looked at him as if her eyes were the sky above it and her face was a rose glistenin' in the sun. Lord, sir, men don't know nothin' about lovin'! And women beat the world at it when they set their heart to it.

"Then she swung around to the side of the bed, flung herself down by Jim and laid her head on his breast. Then, when she felt his arm around her, she raised up and kissed him so shamelessly that I cleared my throat to remind them that I was there. And I sez: 'This ain't no time for foolishness, Jim; you got to be married before night, or you'll have them bets to pay, and I'm off for the license right now and the preacher before Honey takes a notion she'd rather have you with both your legs broke!'

"That was a great day in the Valley. Everybody was bid to the weddin', in particular them that held the bets. And it came off in the evenin', just before Jim's fever reached the bilin' pint. The doctor was mad when he he'rd what we'd done, and I don't know what the preacher would have said if he'd knowed how Jim come by the forty dollars he paid him for a weddin' fee. As for me, I never felt so relieved in my life, and I never expect to see a happier bride and groom."

The Human Side of a Savings-Bank

BY ISAAC F. MARCOSSON

BANKS are not always the hard-hearted propositions that some borrowers would make you believe they are. Savings-banks, for example, are the repositories of enough romance to make a corner in "human interest."

Nearly all the money that trickles into these bulwarks of the people's savings has reached life in some picturesque way, for it represents some effort, denial, ambition or "touch." The light-fingered gentry do not use savings-banks, because it nails the money down too long; but their brothers and sisters of the patched eye and the long wail often do. But no side of the savings-banks is more human than that which relates to what is called "dormant accounts."

A dormant account is one that has not been increased or drawn on for twenty-two years. In other words, the depositor has done nothing to it during all that period. It is very natural to suppose that when somebody does not claim his money there is something really the matter with him. There is no law to compel banks to hunt down the missing depositor or his representatives. But some of the great banks of New York, the largest of the kind in the world, make a special effort to find these lost depositors and restore their money to them or their heirs. By doing this, they have stirred up much that is surprising, strange and amusing in real life. And, incidentally, they have acted as guides to a lot of "easy money" and been first aid to the needy.

One of the most remarkable achievements in running down a dormant account resulted in a family reunion.

Back in the sixties a German woodturner started an account, and, upon his death, the widow transferred it to her own name as trustee for three sons. When the account became dormant, in answer to the usual advertising, there came a letter from a man who proved that he was the woman's son.

It appeared that she had become insane, and her three sons had been sent to a public institution, after which they were indentured out. Two of them ran away and came back to New York, while the third was lost sight of. The man had never learned the fate of his mother.

Through an investigation started by the bank it developed that she died in an insane asylum. But the third son remained missing. The dormant-account clerk, in prowling around for information, discovered that the mother had an account in another bank and that it was in trust for a daughter about whom there had been no previous mention. The brothers admitted that they had forgotten all about her.

Then began a chase that lasted for years and which was faithfully kept up by the bank. The daughter was traced from the place where she had been indentured to a small town in Connecticut, where she had married and settled down. For years she had believed herself to be an illegitimate child without a name.

Thus the bank gave her both kin and a name. The missing boy was located after a search that extended all over New York State—and a few years.

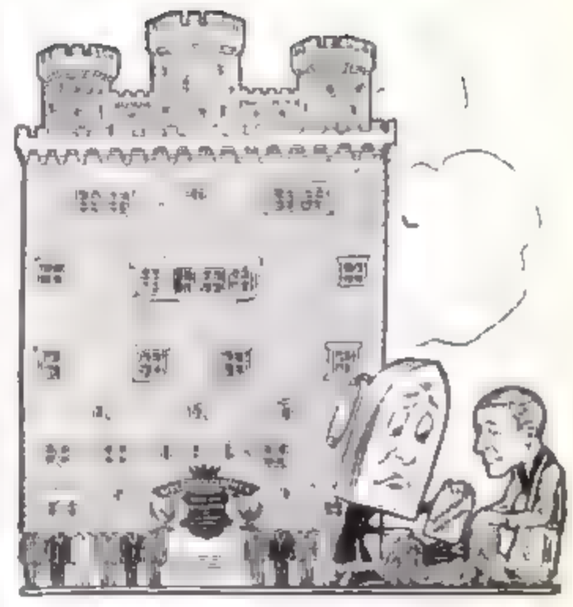
On Christmas Day, very much after the fashion of the melodramas and the old-time stories, the family, reunited after forty years of separation, sat down to dinner. The bank had played Santa Claus for them.

Lena was a pretty Jewish girl who came to the bank regularly every week. She worked on the East Side, and, by frugality, had established a good-sized account. Then she stopped coming.

In due time the account became dormant and an investigation was begun. The only clew the bank had was the recollection of one of the clerks that she owned a house somewhere, and that it had once been mortgaged. Diligent inquiry showed that this house had been sold by order of an executor. This showed that she was dead. A second investigation proved that she had died in an insane asylum; while a third search revealed her will and showed that her beneficiary was an old Jewish rabbi who had befriended her when she had first come to the United States, a refugee from Russia.

This running down of dormant accounts, which puts the bank in the rôle of good angel, is done with business precision and organization. The work begins a year before the account becomes dormant. Letters are then sent to every person in the city directory who bears the name of the missing depositor. When it comes to Brown, Jones and Smith, the correspondence is certainly large. This always starts a flood of answers, for, despite the fact that the bank does not show its hand, and directs all answers to be sent to a box in the post-office, the average scent of the layman for money is surprising. There are always a hundred people who are sure that the much-sought depositor is their long-lost and (in this emergency) much-beloved kin. Cousins, aunts and "in-laws" spring up like magic over night. It is only when the bank is absolutely sure that it is in touch with the rightful relative or heir, that it discloses the object of the search, which by this time has frequently included press, police and detective coöperation.

Since all this investigation has a money prize at the end, it is quite natural that a picturesque gallery of human nature should be turned up. The idea, first, last and all the way through the period of waiting, is: "When do I get the money?"



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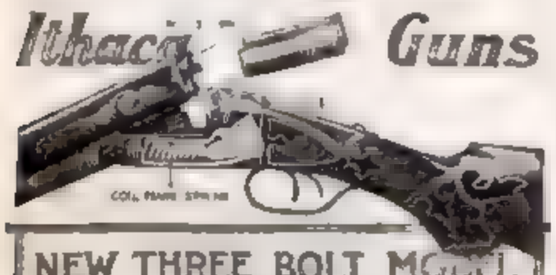

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Imaginary Diseases and Their Inventors

People Who are Sick at Will and How They Do It

By Woods Hutchinson, M. D.

WE HAVE all smiled scores of times in a superior and pitying way at the imaginary invalid, the individual who enjoys ill health and revels in symptoms. Of course, we should never be so foolish, and we wonder how any one in his senses can ever desire to imagine himself sick when he is well, or take pleasure in exaggerating his symptoms if he is ill. And yet we all do it one time or another.

Self-pity is one of the greatest luxuries on earth, and there are few enjoyments keener than inducing others to share it with us. Even those hard-faced and stoical individuals who make it their boast that they never complain, that nobody ever heard them whimper even when they were half dead, as a matter of fact, are the biggest humbugs of the whole lot, and are inviting sympathy by the very vigor of their protestations that they never need any and wouldn't take it if it were offered.

We have an astonishing capacity for harmless and consoling little self-delusions. We can live threescore years and ten on this planet and yet carry to our graves intact the pleasing belief, down in our heart of hearts, that we really are a little different from anybody else that walks upon the face of the earth; and probably, if we were perfectly frank with ourselves, we should admit with reluctance that the clay which was used in our making was a little finer quality of silicic oxide than that used for the ruck of humanity. Moreover, nobody else has quite so handsome a wife or so brilliant children or so fast a horse or so good a well. And naturally, when we are sick, no one else suffers quite as we do or can appreciate the tortures that we are undergoing, even though we give no sign.

For the most part, this robust and romantic self-love is perfectly harmless, and one of the greatest and most constant sources of pleasure in life—a truly golden delusion. But, when it comes to its activities in illness, then it turns upon its creator and exaggerates the very sufferings which it is endeavoring to soothe. Not that it does any particular harm, except in a subjective way; for its effects, like its origin, are purely mental, and it can neither make a real disease any worse, nor can it under any circumstances originate a disease where none existed.

The imagination may magnify the sufferings of a particular illness and increase the length of time that the victim will imagine himself or herself sick, and it can, of course, inflict frightful amounts of discomfort and distress upon the members of their families, but it seldom or never goes beyond this. One can no more imagine himself into a serious illness than he can, by taking thought, add a cubit to his stature.

Imagination Makes Real

One consideration should always be allowed to temper either our mirth or our indignation in dealing with these poor *malades imaginaires;* and that is, that every one of them *really is sick*, if only ever so little. They may not be one-tenth so sick as they think they are, and their disease may be as different as the poles from that which they are proud to boast it is, but they actually are diseased in some respect or they would neither invent nor persist in these angular delusions.

To say that they are "merely hysterical" does not help the matter in the least in the direction of explanation; for we are utterly in the dark as to what hysteria means, except that it is a group of symptoms that *never appear in a perfectly healthy individual.*

Many of these conditions can actually be recognized as mild forms of mental disturbance. Such, for instance, were the patient invalids and pious sufferers who filled the Sunday-school literature and the books of devotion of a bygone generation. Their principal defect was a boundless self-esteem bordering upon megalomania, accompanied by a placid indifference to the suffering and discomfort that they might inflict upon others.

I well remember in the early days of my practice one good mother of this type, who had developed at about forty years of age a mysterious and incurable spinal complaint. This gradually crippled her inch by inch, inflicting excruciating tortures, her irrepressible groans of anguish under which could be heard half a mile away, until, finally, she became unable to move hand or foot and was confined to her room for six years.

An Instantaneous Cure

Her piety was most exemplary. Being unable to attend the public means of grace, special sessions and prayer meetings were held regularly in her room, and she was looked upon as one of the pillars of the church.

One of the most agonizing symptoms of her disease was that, while it left her comparatively free from pain during the day, it invariably woke up toward evening and caused her to suffer the tortures of the damned all night. The only relief that she could obtain, and that of a most trivially partial character, came from being rubbed incessantly, for hours at a stretch, by her husband or daughters, one of whom had to be in constant attendance upon her nearly all night long. Enthusiastic revivalists had attempted time after time to heal her by prayer, but their efforts were unsuccessful. Satan was too strong for them. She must be tortured to show the power of sustaining grace.

One day the nearest neighbor, a quarter of a mile away, was astonished to see this hopeless paralytic rush wildly into his house, exclaiming, "Hurry, Mr. Johnson; our house is on fire!"

It appeared that during the absence of all the rest of the family some clothing left to dry near the kitchen stove had caught fire, and when the helpless invalid smelled the smoke and saw the flames come rushing up the stairway, she jumped out of the window on to the porch roof and slid down one of the pillars. Needless to say, her cure was permanent. She never could fool that family or that neighborhood any more.

It afterward turned out that at such intervals of the night-watches as she was not requiring rubbing by some member of her family, she had been in the habit of perambulating about the house, helping herself to what she wanted in the pantry, and had even started the report of "hants" in the house to account for some mysterious noises which excited the curiosity of the family.

It may be mentioned in passing that it has become an axiomatic rule with physicians for some years past, whenever a report of a certain house being haunted is started, to look for some hysterical girl or imaginary invalid in the family. They are the real Women in White, the sheeted figures that come sweeping along dark passageways at gruesome hours of the night.

But the things that people will invent about themselves in their excess of self-pity and self-sympathy! The popular impression that imaginary diseases are chiefly products of the higher civilization and confined to the wealthier classes who have leisure to be sick—those who suffer, as they say of the tourists in California, from "nervous prosperity"—is entirely mistaken.

The most persistent and grotesque morbid fancies are to be found among the poorest and most ignorant. Nothing, for instance, is commoner in the bog districts of Ireland than for a great, strapping Biddy Muldoon to come into your office with the solemn statement that she has "a shnake in the inside of her." She will even tell you exactly how she happened to swallow it: namely, by falling asleep under a tree in the harvest field with her mouth open. If you doubt her diagnosis, she promptly informs you that she can feel it squirming,

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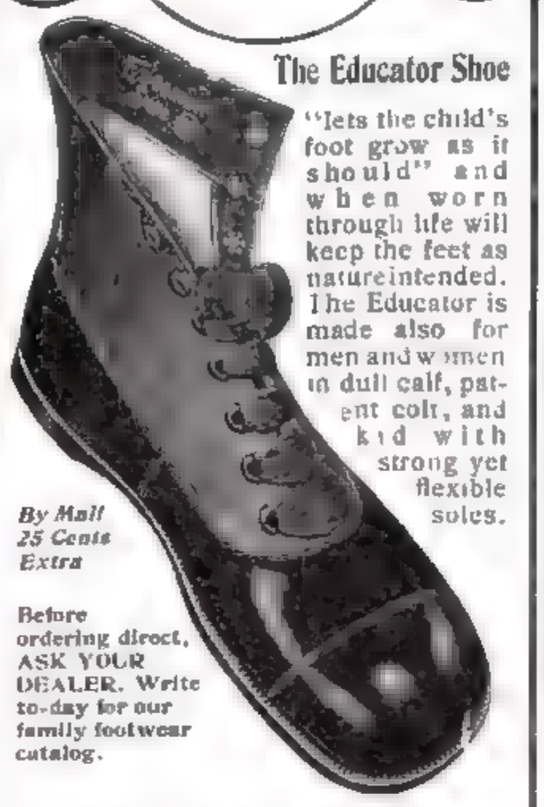

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and that she has to eat twice as much as she did before, one portion for herself and the other for the snake.

A similar delusion is exceedingly common in the London slums, only there, instead of a snake, it is some mysterious jabberwock of a beast known as a "tiger."

This is not so utterly irrational and incomprehensible as one might at first sight imagine; for all of these poor people, on account of the coarseness and, often, badness of the food which they are obliged to thrust down to satisfy the cravings of hunger, suffer frightfully from attacks of burning acid dyspepsia; and the burning, griping pains which occur in the course of it are not at all unlike such as might be produced by the claws or teeth of some carnivorous boojum which had been swallowed. Of course, the writhings of the snake are merely the abnormal contractions and twistings of the intestines.

The Snake in the Throat

I have met with only one of these "dragons" on this side of the Atlantic, but that is vividly impressed upon my memory. I received one afternoon an urgent call to go to such and such a number to see a woman who was "awful sick." Arrived there, I found a rather intelligent-looking young woman in a state of wild excitement, verging upon nervous collapse.

"Oh, doctor, I have got a snake in my stomach! Can you get it out without killing me?"

"How do you know it is there?" was my question.

"Oh, I just saw the head of it about twenty minutes ago!"

I assured her that I was death on snakes, gave her an emergency dose that I knew would not do any particular harm in any case, and she became calm enough to tell me her story.

The earlier symptoms were clear enough, but I could make neither head nor tail of the snake's head episode, but thought, just to satisfy her and to get a circumstantial statement as to exactly where she had seen the snake's head, that I would look at her throat. I got her in front of the window, focused my mirror upon her throat, and behold, the mystery was solved

She had a perfectly enormous pair of tonsils, one of which was crammed to the bursting-point with these accumulations of cheesy matter which form in the little spongy cavities or crypts of the gland. These seldom attain a size larger than about that of a grain of wheat and then drop into the throat, are coughed up, and give an exceedingly disagreeable taste in the mouth and odor if they are crushed. In her case however, some of them had grown to the size of small marbles, and one of the largest of them had evidently just dropped out into the throat, leaving a hollow which had been occupied by it, into which I could easily thrust the "rubber" end of a pencil. I asked her the color of the head of the snake, and she replied: "A kind of gashly yallerish white," which, of course, was precisely the tint of the cheesy nodule.

I knew that it was useless to argue against her delusion, so simply told her that the medicine that I would give her would not only kill the snake, but dissolve it so that she would never see or hear anything more of it or its remains. It did, and she was a devoted patient of mine for years afterward.

It may be said in passing that the widespread popular belief in worms as a cause of disease is a survival of the snake delusion, though it has an apology for a basis in fact, in that several forms of Cestodes, Nematodes and Tæniæ do occasionally inhabit the human alimentary canal. They are, however, comparatively rare, and even when present give rise to no disturbance whatever of the general health in nine cases out of ten. The tapeworm specialist belongs with the magician, the fortune-teller and other Nature-fakers, and he is rapidly losing his hold as rational medicine spreads and the wise woman and the seventh son of a seventh son recede. As an illustration of the actual rarity of tapeworms, it may be mentioned that nearly all these "worm doctors" or manufacturers of vermifuges have a standing offer of good round thumping sums for the discovery and handing over of a planarian of really dramatic and effective proportions, which can be exhibited as "taken" by their remedies.

Then there is that large and interesting group of pseudo-sufferers who not merely imagine themselves to be ill but produce the symptoms which may be required to make others share their belief

Many and many a young doctor has been puzzled almost to distraction by a skin eruption which steadily spread over the body in spite of everything that he could do to cure it, to suddenly have the mystery solved one day by a nurse or some member of the family discovering the patient painting croton oil or some other irritant over the surface in the direction that he wanted it to spread.

One of my colleagues during his internesship in a large Eastern hospital had a most singular case of this description. A young girl was brought in suffering from an opening or sinus in her arm about six inches below the elbow, from which both matter and pieces of bone kept discharging. It was carefully washed out with antiseptics, scraped and closed, but next morning was found open again, and a day or two later out came another piece of bone. The sinus kept burrowing up the arm until, finally, it had passed the elbow and started up the upper arm.

Now a bone sinus which travels up and past a joint without involving the cavity of that joint is an excessively *rara avis*, so a careful watch was set. That the pieces of bone came from the sinus there could be no doubt, as they were repeatedly washed out in syringing and cleansing it.

But one day the girl was detected by the nurse carefully cutting off the little bits of bone which were found by her in her breakfast bacon and slipping them under her pillow. The hint was enough. The bacon and all other meat that was supplied to her was carefully cleared of every possible scrap or trace of bone before it was given to her, and the discharge of bone stopped absolutely. Then pieces of bacon were given with the little fragments of bone marked or stained in some peculiar way, and these were promptly recovered from the sinus. And yet, when that patient was confronted with her treachery, she not only refused to confess but roundly abused both nurse and doctors, and stormed out of the hospital in a fury of rage.

Artificial Temperatures

Another performer of this class who is most familiar in the experience of the profession is the woman who has an artificial temperature. A patient will be under your care for some nervous or mild chronic disorder. About the time that she should be beginning to get better, and, consequently, is not receiving quite as much anxious attention and sympathy as she did in the beginning, a new card must be played to hold the centre of the stage, and up goes her temperature to 103 and 104, or even 106 degrees. You gasp with dismay. Here is a septic complication somewhere which you have totally overlooked. A most searching examination, however, fails to discover anything whatever amiss apart from the astonishing temperature. But the patient is handled and waited on as if she was Sèvres china for two or three days, and her temperature goes down again.

No sooner does interest in the case begin to slacken again than the fever thermometer does another mountain climbing stunt. Again an examination shows nothing amiss, and you begin to be suspicious.

A little investigation shows either that the patient has taken her own temperature and then shown the thermometer registering that torrid degree, or else that she has sent the nurse out of the room on some pretext or another while the thermometer is still in her mouth. Further investigation elicits the fact that she has just called for a cup of tea, or has had her breakfast brought in, or has had the hot-water bottle refilled, within ten or fifteen minutes of the temperature-taking. Fever thermometers, it should be explained, are usually self-registering, and the mercury will remain at any temperature to which it has been raised until it is shaken down again.

The ingenuity of the ruses to which these temperature raisers will resort is almost incredible. Some of them continue to puzzle us even to the last, by having developed some curious trick of twirling a thermometer rapidly under the tongue, or rubbing it vigorously in the blanket, or chafing it between the palms of the hands in such a way as to raise the temperature by friction; so that several of these cases have actually been seriously reported in medical journals as having a faculty of raising their temperature to any desired pitch at any time they wanted to.

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YOUR SAVINGS

SOME BARGAINS IN STOCKS

WITH investments, as with commodities, there are times when good bargains may be secured. Just now an opportunity is presented to buy high-class stocks and bonds at prices lower than they have been for a very long time. This week's article, therefore, will be devoted to cheap stocks. Next week we shall deal with bargains in bonds.

Present stock market conditions are familiar to every one who reads a newspaper. There has lately been a "slump" during which prices of securities declined. They are still low, though their decline is not due to any real depreciation in the value of the properties which they represent. The railroads, for example, are still doing the same amount of business; but money is scarce, and there has been an almost universal fever of speculation. This, combined with the outgo of working capital, which has gone into increased business, has caused the money scarcity. The result is that money rates of interest are high. Then again, the exposures of wrongdoing by corporations and the injection of politics into corporate affairs have combined to cause people to lose confidence in the corporations. This started a heavy "liquidation," which means the selling of stocks at a loss. And the grand result of all of it has been a tremendous drop in prices, which now makes it possible for the average investor to buy for investment certain stocks that will yield him a very satisfactory income.

Buy for Investment Only

In buying stocks it must, first of all, be remembered that they should be bought for investment only, and not for speculation. When you buy stocks for investment it is not with the idea that the principal will increase in value, but that the dividends will provide an income for you. Beware of the temptation, which is very strong now, to buy stocks on margin; for, no matter in what part of the United States you live, you will encounter alluring advertisements of so-called "stock and commission" houses, willing to buy stock for you if you put up a small amount of money. If the stock goes down, as it is liable to do, you will be called on for more money, and if you can't put it up you lose whatever sum you have already paid out. This is the "bucket-shop" method of gambling.

The way to buy stocks for investment is to buy them outright. Buying stocks outright means paying the full price for them. Then you actually own the certificates and what they represent. It is like going downtown and buying a stove or a chair or a suit of clothes and paying cash.

Another very important thing to remember in buying stocks for investment is this: *Put the stock away and forget for a time that you own it.* This will save you money and worry. One reason why so many persons lose money on really good, income-producing stock is that they read the market reports in the newspapers and become excited. Take the case of a man who owns ten shares of railroad stock. One day he will read that it has declined five points. The next day it goes a few points lower, and on the third it declines again. Filled with apprehension, and fearful that he will lose everything, he sells the stock to save what he can. But the very next day the market rallies, and within a week the stock is above the price that the man paid for it. When you own stocks you must expect to see them go up and down in price. But it should not disturb you if you bought the stocks for investment because you must always remember that if it is the right kind of stock it will keep on paying dividends—unless some unexpected commercial calamity befalls—despite fluctuations in market price.

There is always the big chance, too, that high-class stocks will increase in price, so that if you are suddenly called upon to sell them there is a handsome profit.

The method of buying stock outright is very simple and cheap. Any reputable bond investment house will buy stock for you. Some of the great New York investment firms are members of the New York Stock Exchange. The usual price is one-eighth of one per cent. of the par value. This means that the commission charged you for buying five shares of stock would be sixty-two and one-half cents. If you live in a city where there is a local stock exchange you can buy stock through a member. If you reside in a very small place, the local banker, who is familiar with securities, can buy it for you.

Bargains in Railroad Stocks

In the matter of bargains two kinds of stock are to be considered: railroad and industrial. Railroad stock is the most stable. Therefore the return to the investor is less than that on an industrial stock. The advantages of railroad stock over industrial securities are many. In the first place, railroads are a necessity. People and merchandise must have transportation. In the second place, the conduct of a railroad is usually more efficient than that of an industrial corporation, and its earnings are more steady. Some standard railroad stocks are cheaper to-day than in years. The following is a list of high-class railroad stocks which may be bought for investment purposes. The stocks, with their approximate yield in percentage, based on market prices at the time this article is written, are:

Railroad	Price	Yield Per ct.
Atchison, Topeka and Santa Fe	84	[illegible]
Atlantic Coast Line	79	5.59
Baltimore and Ohio	88	4.81
Cleveland, Cincinnati, Chicago and St. Louis (Big Four)	58	6.89
Delaware and Hudson	147	6.80
Great Northern preferred	118	5.84
Illinois Central	133	5.26
Louisville and Nashville	104	5.76
Chicago and Northwestern	140	5
Northern Pacific	116	6.03
New York Central	100	6
Pennsylvania	115	6.08
Southern Pacific	81	7.10
Chicago, Milwaukee and St. Paul	118	5.93
Union Pacific	123	8.13
Norfolk and Western	69	7.24

In this list all the stock is common stock except where otherwise indicated. The prices on some of the stocks quoted are fifty and sixty points lower now than they were last fall. This is notably true of stocks like the Union Pacific and the Chicago, Milwaukee and St. Paul, which are among the best-known railroad stocks.

For the more conservative investor who desires preferred stock there are also bargains. Here are some sample preferred stocks with their yield, based on the price at the time this is written: Atchison, Topeka and Santa Fe, 5.50 per cent. Baltimore and Ohio, 4.60 per cent.; Southern Pacific, 6.36 per cent., and Chicago, Milwaukee and St. Paul, 4.86 per cent.

Some Cheap Industrials

There is considerable difficulty in selecting satisfactory industrial stocks for the average small investor, for the reason that this kind of stock is very speculative and subject to sharp declines in value. The value of industrials depends upon the demand for certain products. If, for example, the copper industry should thrive, the copper stocks would go up; but if there should be a decline in business the stocks would feel it and go down. However, some good bargains may be obtained in the standard industrial stocks. Prominent among these is United States Steel preferred, which may now be bought at a price to yield about 7 per cent. This stock is issued by the United States Steel Corporation which largely controls the steel industry in the United States. One of the most reliable of industrials is General Electric stock, which may be bought to yield about 6¼ per cent. The General Electric Company is one of the largest manufacturers of electrical apparatus in the world.

In the case of all stocks there is liable to be a sudden change in price sometimes in a day. In the opinion of expert financiers the present conditions are likely to prevail for some time.

Investment Securities Are Now Low

The best securities may now be bought at prices that give the buyer more than the normal rate of interest with an unusual chance for the principal to increase in value. This firm deals only in high grade securities and transacts commission orders on the New York and Boston Exchanges.

Send for our little book—How to Invest

ADAMS & COMPANY

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13 Congress Street, Boston, Mass.

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When your money draws interest for every day it is on deposit—

When it can be withdrawn at any time without notice—

There really isn't much more to be desired. *Write for the Book. Don't Fail.*

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Instead of keeping unemployed funds you expect to use later, let them bear earnings at 5% until such time you are ready for them. We can handle such funds as profitably for you as more permanent accounts.

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WESTINGHOUSE

Convertible, $1000, 5 per cent. Bonds, pay over five and seven-eighths per cent. at present, N. Y. Stock Exchange Prices.

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Security Investment Co.

PITTSBURGH, PA.

6 SAFE AS U.S. BONDS

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5% Gold Bonds

Straight government bonds in $100 denominations.

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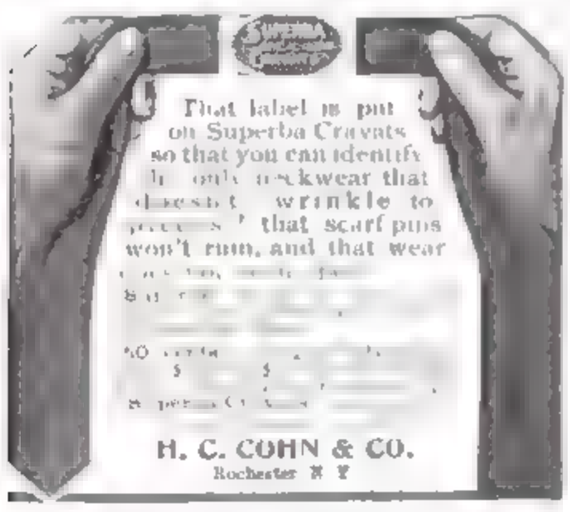
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that scarf pins won't ruin, and that wear
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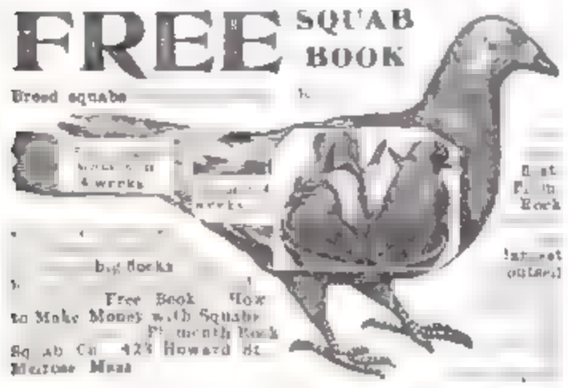

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10 Gillette Blades 25c.

Send 10 dull blades with 25 cents. 2c each for extra blades. We restore fine, keen edge better than new. Your own blades back in neat mailing case.

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Sense and Nonsense

Bear on the Hoof

IN THE War Department the other day the talk turned on bears, and this is what General Ainsworth, the Acting Secretary of War, said:

"In Arizona, while on one of the earlier Indian campaigns, our command was camped at the foot of Apache Cañon, a narrow gorge in the mountains. We had with us a man in the commissary named Jim Woods, who acted as butcher, and every morning when we had fresh meat he would get up early and cut it up for distribution to the company cooks.

"He was doing this one morning when an Indian came into camp and asked him if he would like to buy a bear. Asked his price, the Indian quoted three dollars, and in response to other queries said the bear was 'heap big' and up the cañon 'little ways.'

"Woods spotted a bargain, paid the three dollars, and he and the Indian started up the cañon to bring the bear into camp. No one went anywhere in Arizona in those days without a gun, and Woods carried his.

"After they had gone up the narrow bed of the cañon for a mile or so, the Indian suddenly stopped, and leading Woods to a projecting ledge of rock pointed behind it, said: 'Heap big bear.'

"And so it was: a big silvertip, not dead and ready to be carved, as Woods expected to find it, but very much alive and apparently full of fight, for it made at once for its seller and purchaser. Woods swung his gun into action, and, much to the surprise of all the principals, his first shot struck the bear in a vital part and dropped him dead. He brought his game into camp all right, but he said: 'If I'd 'a' knowed I was buying bear on the hoof, I wouldn't 'a' paid no such fancy a price for him.'"

The Crossroads

Good-night — good-night — good-by, dear!
Your road is bright and long,
And I have naught to give you
Save this poor gift of song.

Take but these words for parting,
And I shall go my way
Into the calm of twilight,
The while you seek the day.

Yours is a youth unsullied:
Life lies beyond, above;
I, with my life behind me,
Could give you naught but love.

Of all you have to offer
What right have I to take?
Their lives are past all mending
Whose hearts can no more break

You are the one, but I, dear—
A thousand men am I,
All better far forgotten:
Good-night — good-night — good-by!

Lucky it Wasn't Pop

IT WAS at the funeral of a mother. The minister had dwelt long and earnestly upon the loss the children, then clustered about the knee of the bereaved husband, had sustained, when the tension of grief and oratory was broken by the eldest child, a boy of nine. Impressed by the eloquence of the minister, and prophetically sensible of a father's worth, he interrupted the service with the following tribute of gratitude: "Gee, Pop, if it had been you, we *would* have been in the soup."

Actors and the Real Thing

IT USED to be a reproach to the stage that the people whose business is to portray the manners of the world at large lead the narrowest of lives. By founding The Players, Edwin Booth succeeded in bringing the elect of his profession in contact with the leaders in literature, architecture and painting, and with the intelligent amateur in all walks of life.

The Colony Club, the first institution in America to unite women on the basis of what men call clubability, bids fair to perform, in some measure at least, a similar service to actresses.

The list of charter members includes a number of the foremost women of our stage, notably Miss Eleanor Robson, Miss Julia Marlowe and Miss Ethel Barrymore. It need not be said that none of them was in need of an introduction to society; but the fact remains that their quasi-public recognition as gentlewomen reflects credit on their profession. Two decades ago it would not have been possible.

The furnishing and decoration of the clubhouse, which is extraordinarily beautiful and original, are the work of Miss Elsie De Wolfe, who has given up the stage for work of this sort. Miss Elizabeth Marbury, the originator of the dramatic agency, is one of the officials of the club, and was a prime mover in its organization.

A Sorry Spectacle

Some kinds of glasses help our sight,
And some increase our trouble,
But they're too stout for us, no doubt,
That make us see things double.

High-Fliers

Gay little birds, with your hearts so light,
Oh, teach me to laugh at my care; for you
Go caroling forth in the morning bright
With your cute little bills all over dew

— W. H.

Bill White's Face

A NEWSPAPERMAN in a small Pennsylvania town, who read the series of stories by William Allen White which were printed in THE SATURDAY EVENING POST, wrote to Mr. White, expressing his interest, and suggesting that a photograph of the author would be much appreciated by the writer of the letter. In reply he received the following:

I was pleased to receive your letter and am sending you herewith a Christmas card with my autograph on it. It contains the picture of a young gentleman who sometimes sits for my photograph and I trust that you will get used to the face. I have been feeding it for thirty-nine years and shaving it for twenty-four years, and am getting fairly broken in to it.

Thanking you for your kind words, I am, very respectfully yours,

W. A. WHITE.

An Option on Styles

SIMPLICITY and elegance of diction are exemplified in this announcement which, displayed outside a modest little shop in Port Jefferson, Long Island, informs the hungry that within are:

"Oysters in every style. And also fried."

Fearfully and Wonderfully Made

A SCHOOL-TEACHER, after spending forty-five strenuous moments explaining the mysteries of physiology to the primary class, sounded their intelligent attention by asking the definition of vertebræ. A small and anxious boy on the back seat arose and delivered the following:

"The vertebræ is a long, wavy bone, My head sits on one end of it and I sit on the other."

Winding the Clock

Shocking!
The stocking
Of Marybelle Dock
Sported a really outrageous big clock!
Yellow and flowered, it ran to her knee:
No one could help its flamboyance to see.
Terrible, wasn't it, really? And yet
Mary was merely a little soubrette.
Pretty to look at, this little miss,
Pouting and fearless,
Smiling and tearless,
Little she'd care if the critics *did* hiss—
Till once up the clock
Of Marybelle Dock

A
poor
little
[illegible]
went
a-scamp'ring —

The Law and Casey

THE following arbitrary legal announcement is conspicuously displayed in one of the real bad towns of New Mexico:

"Thomas Casey—the law west of the Pecos River."

The Florsheim SHOE

Look for Name in Stamp

Wet-Defi

A boot that enables you to go through water, slush and mud and have dry feet—

Made of leather "Water-proofed" by our special process. Better than rubber because leather when waterproof does not prevent proper foot ventilation—

Wet-Defi—keep the feet dry—and *Comfortable* as well—they don't "draw" the feet nor make them clammy.

Height 9 to 17 inches. Prices $6.50 to $8.50, with or without buckles.

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Do you want to keep up with all the magazines?

And haven't you found it a problem of ever increasing difficulty?

Our periodical, **What's in the Magazines**, gives you just the right information at the right time, and helps you invest your magazine money intelligently.

Each month it tells you in five minutes exactly what you want to know about the contents of 14 leading periodicals—of the same month.

You can turn instantly to the subject in which you are most interested or the name of your favorite author and see what the current publications offer.

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$1 Brings this Handsome, Stylish Man Tailored Suit

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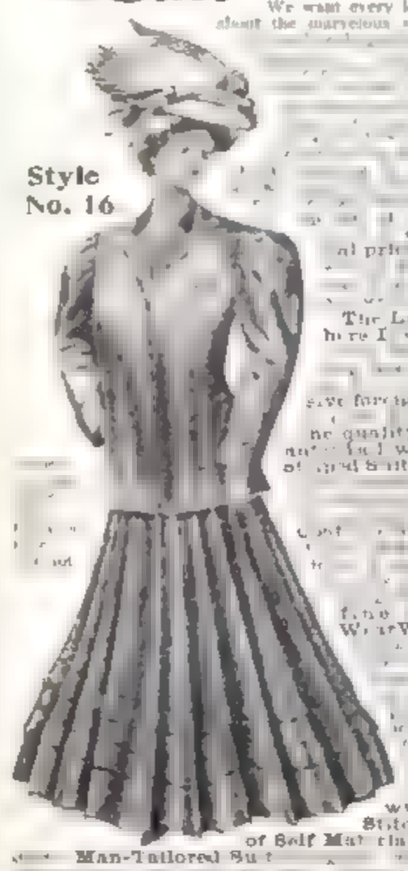

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Man-Tailored Suit $13.75

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EVERYTHING FOR WOMEN
238-248 MONROE ST., CHICAGO.

IT IS WORTH THE PRICE

Because the Krementz Collar Button costs more to manufacture than any other gold-plated collar button on the market. The reason? *There's more gold in it.*

Not a mere wash or dip, but a layer of gold rolled on the supporting metal. Wears longer than any other button made. The quality is stamped on back and guaranteed. All first-class dealers keep them. "Story of Collar Button" gives all styles and sizes. Free for asking.

KREMENTZ & CO.
40 Chestnut St. Newark, N. J.

50 CALLING CARDS (INCLUDING ENGRAVED PLATE) $1.00

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GOES LIKE SIXTY SELLS LIKE SIXTY SELLS for SIXTY $60

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Abijah's Bubble

(Continued from Page 2)

Hiram she must and would. Again her mother's warning words rang in her ears. Then came the resolve never to tell her. If it went right she would add to the dear woman's comforts in silence. If it went wrong—but it couldn't go wrong: Maria had said so: the papers had said so: the the poster said so—everybody and everything said so.

As the day wore on she became so nervous that she mixed the letters in their pigeonholes.

"That ain't for me, Miss Todd," was called out half a dozen times when B or F or S letters had gone into the wrong hole. "Guess you must a-got it in the B's by mistake. Wool-gatherin', ain't ye?"

Maria was her only confidante and her only comfort. The Boston girl laughed when she listened to her fears, and braced her up with fairy stories of the winnings of Miss Henders and Slathers and the money they were making; but the relief was only temporary.

Soon the strain began to show itself in her face. "You ain't sick, Abbie, be you?" asked the mother. "No? Well, you look kind o' peaked. Don't work too hard, child. Maybe something's worryin' you—something you ain't told me. No man I don't know about, is there?" and the mother's sad eyes searched the daughter's.

To all these inquiries the girl only shook her head, adding that the down mail was late and a big one and she had hurried to sort it.

When the Boston mail arrived the next morning and was dumped from its bag upon her sorting-table, her own name flamed out on one of Keep & Co.'s envelopes.

Abbie broke the seal and devoured its contents with bated breath, her fingers trembling:

> We are happy to inform you that the last sales of Rock Creek ranged from 13 to 14½—15 bid at close. We confidently expect the stock will sell at 20 before the week is out. We shall be glad to receive your further orders as well as those of any of your friends.

Abbie's heart gave a bound; the blood mounted to the roots of her hair.

"Fifteen—twenty—why—why! that's two hundred dollars for me after paying Mr. Taylor." The chill of doubt was over now. The fever of hope had set in. "Two hundred! Two hundred!" she kept repeating, as her fingers caressed the certificate snuggling close to her heart.

When she swung wide the porch door and threw her arms around her astonished mother's neck, the refrain was still on her lips. It had been years since the hard-working girl had given way to any such joyous outburst.

"Oh, I'm so happy! Don't ask me why—but I am!"

The mother kissed her in reply and patted the girl's shoulder. "There is somebody," she sighed to herself, "And they've made up again"—and a prayer trembled on her lips.

Her joy now became contagious. The expressman noticed it; so did Mrs. Skitson and the storekeeper. So did Mr. Taylor, who stopped his wagon and leaned half out to shake her hand.

"You do look wholesome this morning, and no mistake, Miss Abbie" (he always called her so). "Don't forget what I told you—lots more where that come from"—and he drove on muttering to himself: "Ain't no finer woman in Taylorsville than Abbie Todd."

Keep & Co. letters arrived now by almost every mail. With these came a daily stock-list printed on tissue-paper, giving the sales on the exchange. Rock Creek was still holding its own between 13 and 15. "From my brokers," she would say with a smile to Maria, falling into the ways of the rich.

One of these letters, marked "Private and confidential," she took to Maria. It was in the writer's own hand and signed by the senior member of the firm. Literally translated into uncommercial language by that female financier, it meant that Miss Todd, "*on notice from Keep & Co.,*" should write her name at the bottom of the transfer blank on the back of the certificate and mail it to them. This done they would buy her another ten shares of stock, using her certificate as additional margin. There was no question that Rock Creek would sell

Waterman's Ideal Fountain Pen
The pen with the Clip-Cap

always at hand because the Clip-Cap keeps it securely in the pocket; always ready for work because the spoon feed keeps the right amount of ink at the point of the pen for the very first stroke; always flowing till the last drop of ink in the pen is exhausted; never over flowing because of its simple, common sense construction; never skipping, never making any sort of trouble; Waterman's Ideal is indispensable in the lecture room and examination room, in the study, on the car, anywhere

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THE SATURDAY EVENING POST

to the men in the office where you work. No strange boy would be given admittance there, but nearly every man will help YOU. This extra money is waiting for you. All you have to do is to show the copies and rake in the nickels.

You don't have to send us a cent. We start you in business with 10 copies of The Post free, which you sell for 5 cents a copy. Then, with the 50 cents obtained, you purchase from us all that you need at wholesale price. Isn't that fair enough? Send for complete outfit, including our great little book, "Boys Who Make Money," written by the boys themselves.

$250 IN CASH Every Month to boys who make the greatest progress in sales. Part of this money reserved for boys who start next week.

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At least one of the two subscriptions must be a new subscriber. The book must be requested when the order is sent.

For every two subscriptions, accompanied by $3.00, sent in accordance with the above stipulations, one book may be selected.

The Saturday Evening Post
428 Arch Street Philadelphia, Pa.

at forty before the month ended, and they did not want her to be "left" when the "melon was cut."

Another and a newer and a more vibrant song now rose to her lips. Forty for Rock Creek meant four—six—yes, eight hundred dollars—with two hundred to Mr. Taylor! Yes! Six hundred clear! The scrap of paper in her bosom was no longer a receipt for money paid, but an Aladdin's lamp producing untold wealth.

That night the music burst from her lips before she had taken off her cloak and hat.

"You made six hundred dollars, Abbie! *You!*" cried the mother, with a note of wonder in her voice.

Then the whole story came out; her mother's arms about her, the pale cheek touching her own, tears of joy streaming from both their eyes. First Maria's luck, then that of her fellow-clerks; then the letters, one after another, spread out upon her lap, the lamp held close, so the dim eyes could read the easier—down to the stake-money of two hundred dollars.

"And who gave you that, child? Miss Furgusson?" The mother's heart was still fluttering. After all, the sun was shining.

"No; Mr. Taylor."

The mother released her hold with a start and put her hands to her head.

"*Hiram!* You ain't never borrowed any money of Hiram, have you?" she cried in an agonized voice.

"But, Mother dear, he forced it upon me. He came ——"

"Yes, that's what he did to me. Give it back to him, child, now, 'fore you sleep. Don't wait a minute. Borrowed two hundred dollars of Hiram—and my child, too! Oh, it can't be! It can't be!"

The mother dropped into a chair and rocked herself to and fro. The girl started to explain, to protest, to comfort her with promises; then she crossed to where her mother was sitting, and stood patient until the paroxysm should pass. A sudden fright now possessed her; these attacks were coming on oftener; was her mother's mind failing? Was there anything serious? Perhaps it would have been better not to have told her at all.

The mother motioned Abbie to a chair.

"Sit down, child, and listen to me. I ain't crazy; I ain't out of my head—I'm only skeered."

"But, Mother dear, I can get the money any day I want it. All I've got to do is to telephone them and a check comes the next day."

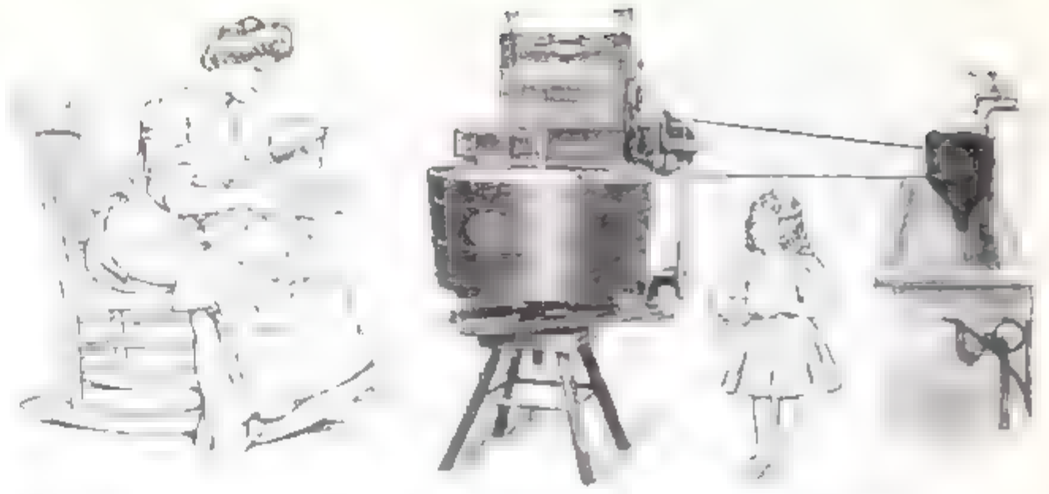
"Yes, I know—I know." She was still trembling, her voice hardly audible. "But that ain't what skeers me; it's Hiram. He done the same thing to me last December. Come in here and laid the bills on that table behind you and begged me to take 'em; he'd heard about the mortgage; he wanted to fix the house up, too. I put my hands behind my back and got close to the wall there. I couldn't touch it, and he begged and begged, and then he went away. Next he went to the schoolhouse, and you know what he did. That's why you got the post-office."

A light broke in upon the girl. "And you've known him before?"

"Yes, forty years ago. He loved me and I loved him. We had bad luck, and my father got into trouble. He and Hiram's father were friends; been boys together, and Hiram's father loaned him money. I don't know how much—I never knew, but considerable money. My father couldn't pay, and then come bad blood. The week before Hiram and I were to be called in church they struck each other, and when Hiram took my father's part his father drove him out of his house, and Hiram hadn't nothing, and went West; and I never heard from him nor saw him till the day he come in here last fall. Don't you see, child, you got to take him back his money?"

Abbie squared her shoulders. The blood of the Puritans was in her eyes. This was a fight for home and freedom. Her flint-lock was between the cracks of her log cabin. The old mother, with the other women and children, lay huddled together in the far corners. This was no time for surrender!

"No!" she cried in a firm voice. "I won't give it back, not till I get good and ready. Mr. Taylor loaned me that two hundred dollars to make money with, and he won't get it again till I do." She wondered at her courage, but it seemed the only way to save her mother from herself. "What happened forty years ago has nothing to do with what's happening to-day."



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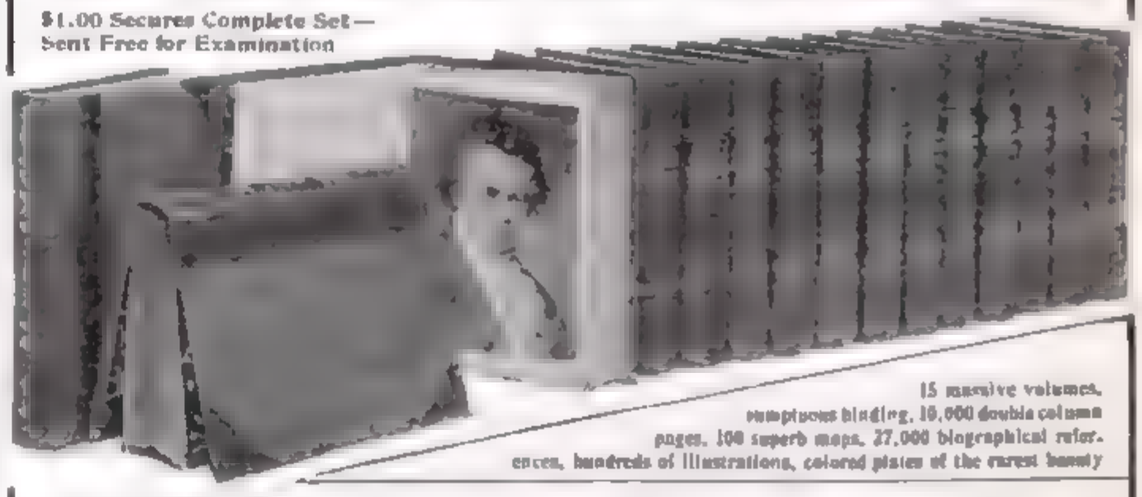

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"Bring trouble!" No! The cabin was saved; the enemy was in retreat. She could sing once more! "It will bring nothing but joy and freedom, you precious old Mother! Do you know what I'm going to do? I'm going to pay off the mortgage, every cent of it."

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It was nearly midnight when the two went to bed. Stick after stick had been thrown on the fire; the logs had flamed and crackled in sympathy with their own joyous feelings, and had then fallen into piled-up coals, each heap a castle of delight, rosy in the glow of freshly-enkindled hopes.

What a delight it was just to breathe the air! Never had her step been so light, nor her daily walk to the dingy office—dingy no longer—so bracing. And the out-of-doors: the sky and drifting clouds; the low hills, bleak in the winter's gloom: what changes had come over them? Was it the first blush of the coming spring that had softened their lines, or had her eyes been blind to all their beauty. Marvelous elixir that makes hope a certainty and gilds each cloud with gold!

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"Yes, I'm Miss Todd.—Oh! Mr. Keep? Yes.—Yes—I've got it here.—What! Selling at twelve!" Her face grew deathly white. The man feared she was about to fall. "I thought you told me . . . A big slump! Well, I don't want to lose if . . . Yes, I'll mail it right away . . . Reach you by the 9:10 to-morrow."

"I hope you ain't got any bad news, have you?" the man asked in a sympathetic voice.

"No," she answered in a choking voice, as she handed him his letter; then she turned her back and took the certificate from her bosom.

"Selling at twelve," she kept saying to herself; "perhaps at ten; perhaps at five." Would it go lower? Suppose it went down to nothing. What could she say to her mother? How would she pay Mr. Taylor? Her breath came short; a dull sense of some impending calamity took possession of her. Everything seemed slipping from her grasp.

An hour passed—two. In the interim she had indorsed the certificate and had dropped it into the open mouth of the night-bag. Again the bell sounded.

"Yes," she answered in a faint voice; her shoulder was against the wall now for support. She was ready for the blow; all her life they had come this way.

"Sold your twenty at ten. Mail you check for $190 on receipt of certificate."

Abbie clutched at her bosom as if for relief, but there came no answering throb.

. . . . . .

"And is it all over, Abbie?" asked her mother, as she drew her shawl closer about her head. One stick of wood must last them till bedtime now.

"Yes—all." The girl lay crouched at her feet sobbing, her head in her mother's lap.

"Can you pay Hiram?"

"I have paid him in full. I gave him Mr. Keep's check and ten dollars of my pay—paid him this morning. He wouldn't take any interest."

"Oh, that's good—that's good, child."

There came a long pause, during which the two women sat motionless, the mother looking into the smoldering coals. She had but few tears left; none for disappointments like these

"And we have got to keep on as we have?"

"Yes." The reply was barely audible.

The mother lifted her thin, worn hand, and laid it on Abbie's head.

"Well, child," she said slowly, "you can thank God for one thing. *You had your dream;* ain't many even had that."

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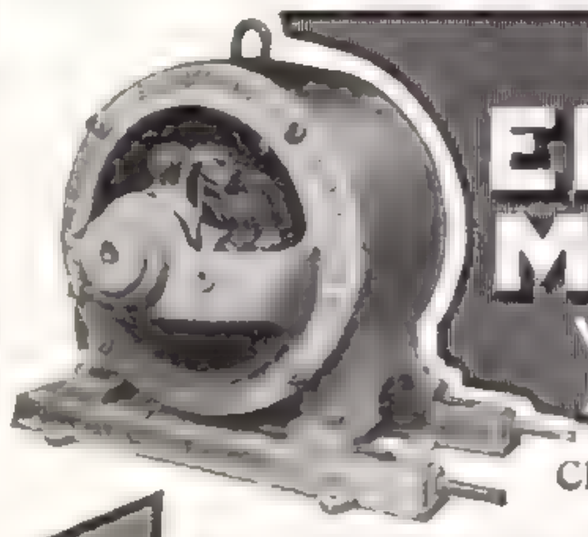

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ROOSEVELT, THE POLITICIAN

(*Concluded from Page 7*)

chock-full of suggestions after a talk with the President that he begins to regard himself as a power of the press. And all these things the President talks about because he likes to talk about them. He wants to know. He would have made an ideal newspaper reporter. Most of the people he sees go away flattered over his interest in their affairs. It is no wonder that nearly every handshake means a vote. Colonel William Greene Sterrett knew a thing or two when he said:

"That man compaigns next to the ground."

This invitation to intimate acquaintance and to exchange of confidence which the President's manner implies brings him a mass of unofficial information that no other President ever received. He hears everything, or practically everything, that is being said about him. Some Presidents heard nothing. Those in closest touch with them were too much in awe of the Presidential dignity to unbosom themselves of important news which it would be to the President's advantage to know. With Mr. Roosevelt it is different. He finds out what public men are saying of him privately. He listens to funny stories about himself and laughs heartily over them. His sense of humor is keen. He appears to appreciate the joke just as much when it is on Roosevelt.

"Capital! Capital!" he cried, when he heard that a foreign Nature-lover had exclaimed:

"I never knew until now that Roosevelt, the American politician, was Roosevelt, the naturalist. I must look him up."

He makes quick remarks that tickle his hearers and send them away happy. Two gentlemen interested in the movement for universal peace went to see the President at a time when some of the newspapers were saying that trouble with Germany was imminent. The two gentlemen timidly suggested that they hoped there would be no war.

"War! War!" exclaimed the President. "Not while I'm cooped up in the White House."

Things like that said in an offhand way, with a whimsical twist of the mouth, bring out his human side and make him friends.

Shaking Hands with the Press

From the beginning of his public career Mr. Roosevelt has maintained cordial relations with the press. He recognized it as a tower of strength to any man who had set out to accomplish reforms. He was one of the pioneers in the modern method of doing things through the power of publicity. If he is selfish to any degree in the use of the newspapers, it is undeniable that he has a sincere feeling of friendship for many members of the journalistic profession. The country has heard of his powwows with the Washington correspondents.

In the fight for railway legislation in the Fifty-ninth Congress, he called some of the correspondents to the White House two or three times to let them know what his attitude was. The only restriction placed upon them was that he should not be quoted. It was through a personal, oral conversation with nearly forty Washington correspondents that he announced his virtual acceptance of the so-called Allison amendment which formed the basis of compromise on the railway question and enabled Congress to enact the rate bill into law. In a similar way he let the country know that the Senate could "resolute till the cows came home," but it wouldn't force him to restore to the Army the battalion of negro soldiers discharged without honor for their alleged participation in the "shooting-up" of Brownsville.

The story of the so-called "Five-Million-Dollar Conspiracy" to prevent a continuance of the Roosevelt policies was put out through correspondents who received it at first hand from the President. This sensational disclosure came at the moment when the country was discussing the President's denunciation of Mr. E. H. Harriman as a falsifier, and it served to distract public attention from the Harriman incident, just as Secretary Root's "Centralization" speech at the Pennsylvania Society's dinner in New York gave the country a chance to think of something other than the charges of Bellamy Storer against Mr. Roosevelt.

The White House séances, as the correspondents call them, are interesting affairs. Early in the day upon which one is to be held, telephone messages are sent from the White House to those invited, asking them to be at Mr. Loeb's office at a specified hour. The word goes down Newspaper Row that a séance is to take place, and when correspondents meet on the street the usual question is:

"Have you been asked to the White House?"

At the appointed time the newspaper men assembled in Mr. Loeb's office are ushered into the President's room, or the "barber-shop," and, after Mr. Roosevelt has shaken hands all round, he seats himself and invites his visitors to do likewise. Sometimes he starts right off upon the subject upon which he wishes to impart information, but as likely as not he will introduce the conversation with the remark:

"I'm not quite certain just what I have to say, but I want your advice, and that's why I sent for you."

Railroad Sins and Nature-Fakes

He talks freely, intimately, showing a confidence in the correspondents that has come from long association with them. When he does not want to communicate information which the correspondents are anxious to obtain he parries their questions, but without indicating reticence. An example of his skill in this regard was given just before he left Washington this summer for Oyster Bay.

There had been an important conference between the President and his chief advisers to determine whether prosecutions should be instituted against a prominent railroad capitalist and the corporations controlled by him. Little had leaked out to show the conclusions reached. A dozen or more representatives of leading newspapers applied to the President through Mr. Loeb for a final interview before he left Washington for his vacation, and Mr. Roosevelt agreed to receive them. The interview took place in the "barber-shop." When the callers had been greeted by the President, there was an embarrassed pause for a moment, and then, to break the strain, one facetious newspaper man remarked:

"We just came to get you to tell us about the Nature-fakers, Mr. President."

That was the President's cue. He saw his opportunity to avoid discussion of the subject which the correspondents had in mind and rattled on for half an hour about the people who write Nature-stories. The correspondents were interested. Suddenly the President said:

"I must be going. Very glad to have seen you," and, rising from his chair, he shook hands with the newspaper men. The newspaper men were flustered. They had come to find out whether a rich railroad president was to be prosecuted by the Federal Government, and they had obtained not a word to guide them in writing their dispatches.

They began to ask questions. The President answered them courteously, but without affording anything definite. There was another pause.

"Good-by," said Mr. Roosevelt, taking advantage of it. "Hope you have a pleasant summer."

And with that he disappeared through the door leading to his sanctum.

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—BY—

Hiram Jones

"WHEN I growed them *Beans*,—
I didn't know
Much about this here
New 'Snider Process'
Fer cookin' Pork & Beans.
"But—By Heck, *it's* all right!
I've 'et the Beans since,
With an' Without,
An' so, I'd *ought* to know
Because, ——
That's the only *sure* way
To find out.

"When 'Mother' cooks *our* Beans
To home, it's like a Washday.
"So much trouble to—
Steep 'em first all night—
Then bile 'em for all day,
An' bake 'em fer a week a'most.
"Seems as if them Beans
Were worse nor *Watches*
To use up *time*,—in cookin!
"An' when you eat 'em,—
They're *nice* enough, I guess,
But,—— Gee-*roos*-a-lem!
Aint they just *Awful*—
—— on your Digestion?"

"Of course wood's cheap
Down on the farm
"But Human Natur" is too dear
To steep, an' bile, an' bake
Beans everlastin'—
When ——
We can buy 'em *ready* biled,
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"Pies that Mother used to make"
When we was Girls and Boys.

"Gosh—I 'most forgot
To tell that these here
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The kind them Snider People made
For more nor 20 years.
"The Grocer, he gives back
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Aint *better* than the best
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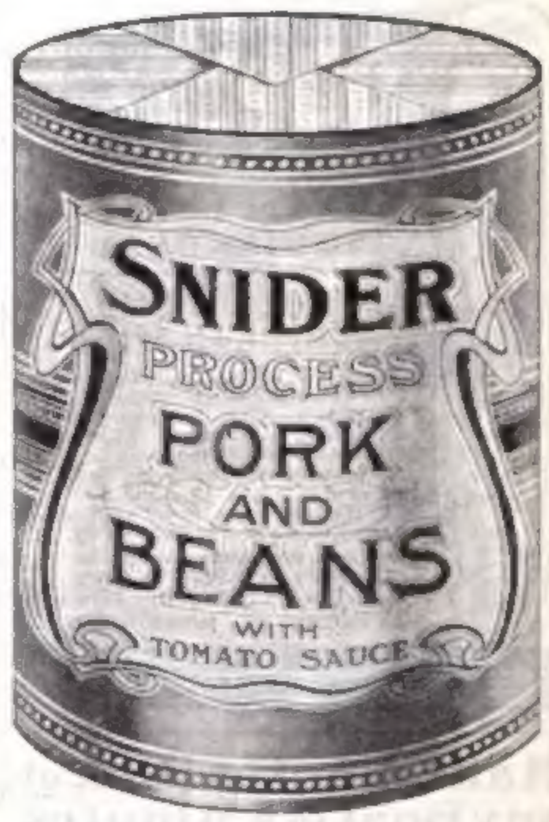

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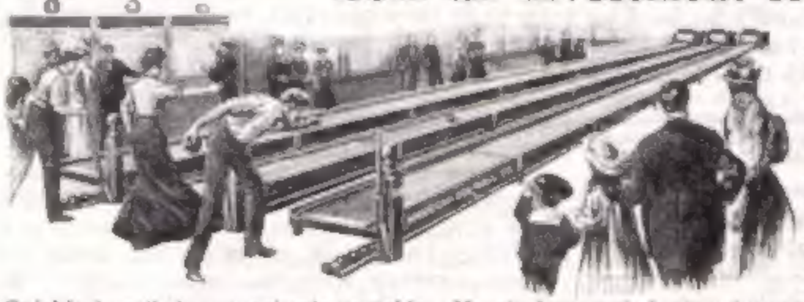

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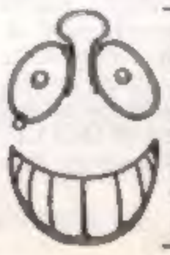

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The Rescue of Theophilus Newbegin

(Continued from Page 5)

"Tell him," he roared, "that, if we get aground in this infernal lake, I'll hang him up by the thumbs and cut off his head."

Yen conveyed the message.

"He says," reported the interpreter, "that the will of the Captain is his will and his head is at the Captain's service. But even the gods cannot prevent the fish from drinking up the lake."

IV

"UGH! What a town!" exclaimed the boy as the Dirigo dropped anchor Sunday morning a hundred yards off the embankment of Chang-Yuan. A broiling sun beat pitilessly upon the deck of the gunboat and upon the half-mile of mud and ooze which lay along the water-edge of the town. Even in summer Chang-Yuan was well above the water, the shore pitching steeply to the level of the lake. Down this incline was thrown all the waste and garbage of the town, and in the slime grubbed and rooted a horde of Chinese dogs and pigs and a score of human scavengers.

Just above the Dirigo hung a house of entertainment, from the rickety balcony of which a throng of citizens stared down inquisitively. To the left stood a guildhouse and a pagoda, and five noble flights of stone steps crowned with archways led from the water to the roadway, but these last were so covered with slime that climbing up and over the muck seemed preferable to risking a fall on their treacherous surfaces.

So this was Chang-Yuan!

The crowd on the embankment was growing momentarily larger—a silent, slit-eyed crowd of uncanny yellow faces. Beyond and under the distant line of blue hills thin columns of smoke marked the sites of the towns devastated by the inconsiderate Wu. One of Yen's friends had told the latter all about it. He had come aboard and had breakfasted, and for five hundred cash had been induced to admit that at the present juncture Chang-Yuan was a most unhealthy place for missionaries, that the inhabitants were quite ready to join Wu, and that when he arrived there would be the Chinese devil to pay. He offered for five hundred cash more to act as guide to the erfu's. On the whole, it seemed desirable to accept his proposition.

Half an hour later a boat put off from the Dirigo containing the boy, Yen, the friend, and four bluejackets. The crowd on the embankment almost pushed one another off the edge in their eagerness to watch the white devils climbing up the steps, and hardly allowed room for the boy and his squad to force their way through them.

Chang-Yuan was a typical example of an inland Chinese town, with dirty, narrow streets, swarming with human vermin. A throng followed close at the Americans' heels as they marched to the erfu's house, but quailed before the bodyguard who rushed out threateningly at them.

It took half an hour before the erfu could receive them, and then they were ushered into a dim room, where a flabby old man, with a sly, vacant face, sat cross-legged before a curtain. Through Yen the boy explained that he had called as an act of official courtesy, that he had come to remove certain American missionaries from danger which he understood existed by virtue of the proximity of the rebel, Wu.

The erfu listened without expression. Then he spoke into the air.

He was much honored at the visit of the American naval officer. But what could a poor old man like himself do against the great Wu? He had no soldiers. The townsfolk were ready to join the rebels. It was only a question of time. He could do nothing. He regretted extremely his inability to furnish assistance to the Americans.

The boy asked if it was true that the rioters were on their way and might reach the town that afternoon. The erfu said it was even so. Then, after warning him that the United States Government would hold him responsible for the lives of its citizens, the boy retired, convinced that the sooner he got his missionaries away the better it would be for them.

(TO BE CONCLUDED)

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If you are in the habit of economical buying, we know that we can interest you.

* * *

You have seen hundreds of advertisements of Kalamazoo stoves and ranges. You probably know scores of persons who are using the Kalamazoo with perfect satisfaction.

You know that no stove or range stands higher in public esteem, has a better reputation, is more popular or is giving better satisfaction.

And you know there must be great economy in buying direct from the factory and eliminating all the needless expense that is entailed by the distribution through jobbers, dealers and middlemen.

You know, too, that unless you are an expert, you cannot judge the real value of a stove or range from its mere appearance. You must rely upon the reputation of the man who makes it and the man who sells it.

Cannot you, therefore, select a stove or range with just as much certainty of satisfaction from our catalogue as you can from your stove dealer?

Certainly you cannot secure anywhere at any price a stove or range of better reputation than the Kalamazoo, and we sell

"A Kalamazoo Direct to You"

TRADE-MARK REGISTERED

at actual factory prices, saving you all the denlers', jobbers' and middlemen's profits amounting all the way from $5 to as high as $40 on each purchase.

You know that it would be possible for a manufacturer to make a strictly high grade stove or range and sell it to the consumer direct for a great deal less money than he could sell it through jobbers and dealers.

We claim to do that. Why don't you find out whether we will do it or not? Let us quote you our prices. Isn't it to your advantage to investigate? Get our book if for nothing else than to make comparison of our prices with the prices your dealer asks.

* * *

If we can satisfy you as to the extra quality of the Kalamazoo,

— its convenience of operation,
— its durability,
— its economy of fuel,

and if you can satisfy yourself by a comparison of prices that you can save $5, $10, $20 and in some cases as high as $35 and $40 on a single purchase,

You are not going to let sentiment or prejudice or friendship for a dealer or anything else stand in the way of your saving that money. You'll have no trouble in finding some other use for it.

You can prove the saving by comparing prices,

IF YOU WILL ONLY SEND FOR OUR CATALOGUE.

And we *let* you prove the quality by selling you on 360 days' approval.

Kalamazoo Royal Steel Range. Made of a better grade of steel than is used by any other stove manufacturer in the U. S. An exceptional baker. Economical of fuel and easily operated.

All Kalamazoo Cook Stoves and Ranges are equipped with guaranteed oven thermometer which makes baking and roasting easy and saves fuel.

Kalamazoo Radiant Base Burner positively the best heater and greatest fuel saver on the market. Get our price before you buy.

Here's the Kalamazoo Plan

We make stoves and ranges for kitchen, dining-room, parlor, and all domestic purposes.
Hotel ranges for restaurants, boarding houses, clubs, contractors' camps, etc.
Domestic laundry stoves.
Special heating stoves for halls, factories, shops, stores, churches, schools, etc.
Gas stoves and ranges, for cooking and heating.
We sell direct from the factory at actual factory prices, guaranteeing you that you cannot get a better stove or range at any price.
We prepay the freight and give you a 360 Days' Approval Test.
All Kalamazoos are shipped blacked, polished and ready for immediate use.
You run no risk — you get the highest quality — you save from 20 per cent to 40 per cent.

Send Postal for Catalogue No. 152.

As a special request, we ask you not to confuse the Kalamazoo Stove Co. with "mail order" or "catalogue houses." We are manufacturers, owning and operating in Kalamazoo one of the most modern and best equipped stove plants in the world. We originated the direct-from-factory-to-user plan of selling stoves and ranges.

KALAMAZOO STOVE COMPANY, Manufacturers, KALAMAZOO, MICH.

Just take an H & R Gun in your hands. Examine it, familiarize yourself with its simplicity and perfect balance and note its superior finish. All the result of over thirty-five years' experience in the manufacture of firearms.

The automatic ejector works smoothly and effectively, throwing the shell clear of the gun, permitting rapid and accurate fire. The frame is made of semi-steel, case-hardened. Top snap, center hammer, rebouncing lock.

The barrel can be unhinged or put together in an instant, a quarter turn of our patent hinge or joint pin locking or freeing it. Choke bored for close, hard shooting. Its shooting qualities will compare favorably with any high-priced gun.

Selected walnut stock, with elegant hard rubber butt plate. Weight, 5¾ to 6½ pounds, according to gauge and length of barrel.

H & R Automatic Ejecting Single Gun, Model 1900, 12, 16 or 20 gauge, 28, 30 or 32 inch steel barrel, $7.00; twist barrel, $8.50.

Sold by all first-class dealers. Look for our name and trade-mark. Rather than accept a substitute, order from us direct. *Send for illustrated catalog.*

HARRINGTON & RICHARDSON ARMS CO.

Manufacturers of Single Guns and Revolvers

429 Park Avenue Worcester Mass.

IT PAYS BIG To amuse the Public With **Motion Pictures**

NO EXPERIENCE NECESSARY as our Instruction Book and "Business Guide" tells all. We furnish Complete Outfits with Big Advertising Posters, etc. Humorous dramas tribtal of fun, travel, history, religion, temperance work and songs illustrated. One man can do it. Astonishing Opportunity in any locality for a man with a little money to show in churches, school houses, lodge halls, theatres, etc. Big profits each entertainment. Others do it, why not you? It's easy; write to us and we'll tell you how. Catalogue free

AMUSEMENT SUPPLY CO., 460 Chemical Bank Bldg., Chicago

20 Fine "Shines"—10c

Generous Trial Offer to Prove the Quality of

Eagle Brand Shoe Cream

Send dime and dealer's name today for handsome Opal Glass Box (with metal screw top) filled with this wonderful new shoe polish. *Shoe Cream* gives quick, lasting and brilliant lustre to all fine black leathers. Made from pure wax, containing oil — NO ACIDS or Turpentine. Preserves the leather. Makes shoes soft, pliable, comfortable. *Does not rub off or soil the garments.* The best shoe polish in the finest, handiest package on the market. Your dime back if not as good as we say. Regular size (enough for 80 shines) 25 cents.

The American Shoe Polish Co., 216 No. Franklin St., Chicago

5% ON DEPOSITS BY MAIL

When you send your money to this bank you receive a Certificate of Deposit, paying 5% **per annum,** for the amount, thereby avoiding the inconvenience of forwarding a passbook.

Please write to our Banking by Mail Department at once asking for booklet "J."

ESTAB. 1871

OWENSBORO SAVINGS BANK & TRUST CO.

CAPITAL & SURPLUS A QUARTER OF A MILLION DOLLARS.

JAS. H. PARRISH, PRES'T. OWENSBORO, KY.

Like a Whirlwind

THE NEW LOW COST Prudential

Policy Has Rushed Into Public Favor

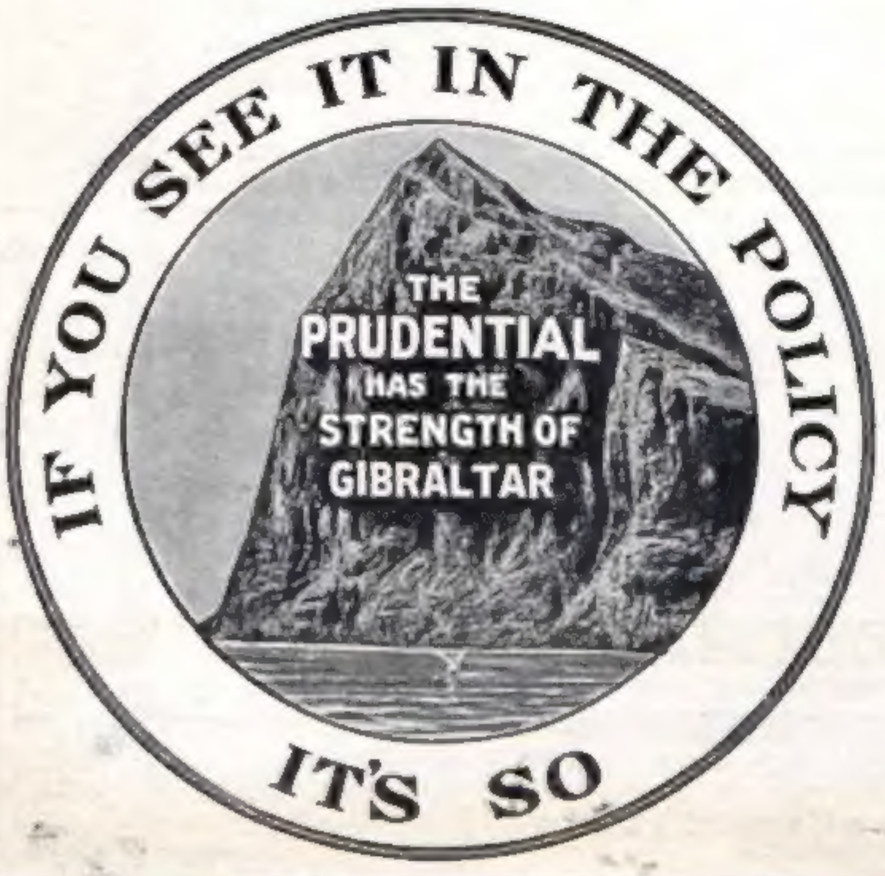
Every Rate, Value and Feature in the Policy ABSOLUTELY GUARANTEED.

SEE WHAT OUR FIELD MANAGERS SAY. THEY KNOW. THEY MEET THE PUBLIC FACE TO FACE, AND ARE EXPERTS IN THE STUDY AND SALE OF LIFE INSURANCE CONTRACTS.

"Superior in Every Point to any Policy Issued."	—*C. B. Knight, Pittsburg, Pa.*
"If an Agent cannot Sell it in Competition with any Company on Earth, he is no Prudential Man."	—*C. W. Godfrey, Hartford, Conn.*
"There has Never been Offered to the Public a Policy that so fully and Perfectly meets the Rights and Needs of the Insured."	—*Perry & Cummings, Newark, N. J.*
"Supplies Demand from Professional and Business Men."	—*W. Dutcher, New York, N. Y.*
"Cannot be defeated by Competing Agents of Other Companies."	—*F. J. Johnson, Baltimore, Md.*
"Best Protection at Lowest Cost for Safety."	—*W. L. Sessions, Birmingham, Ala.*
"The Finest that has ever been Offered the Public."	—*Z. T. Miller, New York, N. Y.*
"Difference in Premiums at 4% Compounded Beats Dividends by any Company."	—*J. W. Wilson, Cleveland, O.*
"Better than any Contract of Life Insurance issued by any Company doing a Life Insurance Business in this Country. The Intention of this Company is to do the Very Best it possibly can for its Policyholders."	—*C. R. Showalter, Milwaukee, Wis.*
"Policy is a World Beater. Maximum Protection, Minimum Cost."	—*Rowland & Wilson, St. Louis, Mo.*
"The Best Policy in the Market To-Day. The Conditions and Concessions of the Policy are Clear and Simple, and in Liberality to the Policyholder they are Surpassed by no Other Company."	—*J. M. Brown, Reading, Pa.*
"With Definite Contract, having no Speculative Features. Giving Maximum of Protection, at Minimum Cost Answers Demand of the Public."	—*G. I. Garrison, Wheeling, W. Va.*
"Just the Kind of a Contract the people have been looking for."	—*G. A. Smith, Brooklyn, N. Y.*
"Best Policy in 20 Years. Every Prospect Solicited Gives his Application."	—*F. F. Greene, Columbus, O.*
"Superior to any Contract offered to the Public."	—*O. B. Herrick, Syracuse, N. Y.*
"Experience of 20 Years Convinces Me that This is the Best Policy Ever Put Upon the Market."	—*E. J. Pritchard, Philadelphia, Pa.*
"Meets Public Demand for Cheaper and Better Insurance."	—*C. E. McCready, Wichita, Kas.*
"New Low Rate Policy Appeals to Insurers, a Model of Protection and Investment."	—*C. M. Clapp, Brooklyn, N. Y.*
"Has no Peer and Marks a New Era in Life Insurance."	—*P. J. Kenny, Chicago, Ill.*
"Best Protection at Minimum Cost, Liberal Conditions, All Speculative Features Removed. New Policy Meets Favor wherever presented, a Great Success."	—*D. W. Brown, Cincinnati, O.*
"Outclasses Any and All Kinds of Dividend Insurance."	—*J. E. Smith, Chicago, Ill.*
"We Consider the New Policy the Broadest and Most Liberal Contract in the Field and have no Competition."	—*S. Painter, Easton, Pa.*
"Policy Just what the People Have Been Looking For, with its Low Rates and High Guarantees, should sell on Sight."	—*O. E. Fell, Seattle, Wash.*
"I Do not Believe There is as Good a Policy in the World."	—*C. G. McAron, Saratoga, N. Y.*
"A Business Policy Bought and Sold on a Business Basis. A Synonym of Protection."	—*Furlow & Avery, Louisville, Ky.*

Hundreds of other Managers, without a dissenting voice, characterize this as

THE GREATEST ADVANCE IN LIFE INSURANCE IN RECENT YEARS!



THIS IS THE LIFE INSURANCE POLICY YOU WANT. Nothing like it offered before. Send in your age, and we will give you rates. Address Dept. M.

The Prudential

Insurance Co. of America

Incorporated as a Stock Company by the State of New Jersey.

JOHN F. DRYDEN, President. Home Office: Newark, N. J.

50 MEN WROTE THIS "AD"

Every word of it is quoted from 50 unsolicited letters taken from among the hundreds that we are continually receiving.
(Name of any writer sent on application)

COLGATE'S SHAVING STICK

Does not smart or dry on the face

"Colgate's leaves no smarting sensation."—"It has not smarted on my face."—"There is no irritation."—"It does *not* have that burning sensation."

"Leaves the face freer from soreness and smarting than any other."—"Makes the skin smooth and comfortable, with a most delightful and cool feeling not obtained by other soaps."—"An agreeableness of feeling that instantly wins one's good humor."—"With its soothing and softening qualities, it is now a pleasure to shave."

"This morning in the Pullman someone was shaving with Colgate's; when I asked him if his face ever smarted, he replied, 'Not that you can notice it.' This helped to get me away from a brand I have used for 15 years—15 years too long!"

"For many years I used 'the only kind that won't smart or dry on the face,' but it often did 'smart' on my face. I sent for a sample of your 'Shaving stick'; and I want nothing better for my use."—"It gives a pleasant, soft, creamy lather."—"Makes it a pleasure to shave."—"Shaves cleaner and leaves the face free from itching."—"Colgate's superiority is particularly pronounced in the point of *not drying on the face.* My experience is by no means isolated, for I have yet to find a man who, having tried Colgate's, would go back to the soap he formerly used."—"I find the lather continues moist until I have finished."—"Yours gives me a smooth, durable lather."—"Yours has a heavier and firmer lather than any other I have used."—"It is a better lather and lasts longer."

"To any man with a wiry beard and tender skin, I most heartily commend Colgate's."—"It is best for a tough beard and tender skin."—"Heretofore I looked forward to shaving with a kind of dread, but with your stick have no trouble at all."—"Shaving has been a bugbear to me, but since I used Colgate's a real pleasure."—"Have been troubled by a stinging sensation after shaving and blamed my razor; with your soap and the same razor I enjoy a fine, quick shave."

"I had been using 'the only kind that won't smart or dry on the face' but a trial stick of Colgate's convinced me of its superiority."—"I shaved with Colgate's to-day, and had the first delightful shave since I began shaving myself."—"My morning shave is a luxury, since using your soap."—"Never used a shaving soap that produced the same delightfully cool sensation to the face."

"Have purchased several sticks for friends who are as much pleased with it as I am."—"It is the best I ever used, and I have been shaving for 40 years."

"Your soap is simply delightful."—"It is just grand."—"The handiest, cleanest and best soap I ever used."—"Has given entire satisfaction."—"I could not do without it."—"The results are simply marvelous."—"It is a wonder."—"Indeed a 'Triumph of Modern Chemistry'."—"I agree with you, it is 'the Magic Wand of Shaving'."—"It acts like Magic."—"I never found a perfect soap till I used yours."—"I find it is perfection."

If you will clip and mail to us this paragraph from this advertisement we will send you absolutely free a sample stick, in nickeled box, of Colgate's Shaving Stick.

"I have more than my money's worth."—"I have found your stick all that you set forth."—"It is all and more than you claim for it."—"You don't say enough for it."—"Yours is the Best."—"It is better than the soap I thought was best."—"There's nothing like it."—"It is absolutely the *best*, I know for I've tried them all."—"I have missed much comfort in not getting acquainted with it sooner."

"Its Lasting Lather and Pleasant Effect on the Face Appeal to the Shaver and Make Him a Convert"

Convince Yourself by Sending 4 cts. for Trial Stick in Nickeled Box, Colgate & Co., Dept. P, 55 John St., New York

BETTER THAN THE SOAP YOU THOUGHT WAS BEST